

STROOCK & STROOCK & LAVAN LLP
JULIA B. STRICKLAND (State Bar No. 083013)
STEPHEN J. NEWMAN (State Bar No. 181570)
BRIAN C. FRONTINO (State Bar No. 222032)
2029 Century Park East
Los Angeles, CA 90067-3086
Telephone: 310-556-5800
Facsimile: 310-556-5959
lacalendar@stroock.com

Attorneys for Defendant
TRANSUNION LLC

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN JOSE DIVISION

NOEMIA CARVALHO, on behalf of herself
and other similarly situated people,

Plaintiff,

vs.

CREDIT CONSULTING SERVICES, INC.,
dba CCS, EQUIFAX CREDIT
INFORMATION SERVICES, LLC,
EXPERIAN INFORMATION SOLUTIONS,
INC., TRANS UNION LLC, and DOES 1-50,
inclusive,

Defendants.

) Case No. 5:08-cv-01317-JF-HRL

) [Assigned to the Honorable Jeremy Fogel]

) **DECLARATION OF DIANE TERRY IN**
) **SUPPORT OF MOTION OF DEFENDANT**
) **TRANSUNION LLC FOR SUMMARY**
) **JUDGMENT OR, IN THE ALTERNATIVE,**
) **SUMMARY ADJUDICATION**

) **[F.R.C.P. 56(b)]**

) Date: September 26, 2008

) Time: 9:00 a.m.

) Courtroom: 3

DECLARATION OF DIANE TERRY

I, Diane Terry, hereby declare as follows:

1. I am the Senior Director of Consumer Relations and the Fraud Victim Assistance Department for the Fullerton, California consumer relations and fraud victim assistance center of defendant TransUnion LLC ("TransUnion"). I have been employed with TransUnion in various capacities since 1973. I submit this declaration in support of TransUnion's Motion for Summary Judgment or, in the Alternative, Summary Adjudication (the "Motion"). The facts set forth herein are true of my own personal knowledge, except where based upon a review of TransUnion's books and records, and as to those matters I am informed and believe them to be true. If called as a witness, I could and would competently testify thereto.

2. TransUnion is a national credit-reporting agency that provides consumer credit reports to subscribers who use the information to make credit-related decisions. TransUnion collects commercial and public information from its subscribers and other reliable sources and includes this information on credit reports.

3. TransUnion maintains an extensive Consumer Relations Department that processes and investigates all disputes submitted by consumers. TransUnion encourages consumers to obtain copies of their credit reports, review them, and notify Trans Union of any suspected inaccuracies.

4. When deciding whether to modify or delete an item from a consumer's credit report in response to a consumer's dispute, TransUnion refers to its documented guidelines regarding consumer disputes. With respect to consumer-provided documentation, TransUnion has created and maintains carefully crafted, detailed guidelines designed to evaluate authenticity and validity of such documentation. For instance, TransUnion will consider consumer-submitted documents valid where they are printed on the information furnisher's letterhead, contain the information furnisher's contact information and refers to the specific disputed account that can be matched to the consumer's credit file. Examples of such documents include cancelled checks indicating payment for a specific account or receipts matching the disputed account.

5. If the consumer's dispute cannot be resolved based solely on the consumer's communication to TransUnion (either orally or in writing, or by any documentation provided by

the consumer), TransUnion then logs the dispute and records the nature of the dispute on a Consumer Dispute Verification ("CDV") form. A CDV is either automated or manual and includes the consumer's name, address, and social security number, if available. The CDV is then transmitted to the information source, e.g., the creditor, with a request for verification and correction if necessary. Responses to CDVs are reviewed and changes or deletions are made, as appropriate. If TransUnion receives no response to a CDV, the item is deleted.

6. After an investigation is complete, TransUnion sends the results of the investigation to the consumer along with an updated credit report. These procedures can be and are adapted, depending on the nature of the consumer's dispute.

7. TransUnion received Plaintiff's first letter disputing the Credit Consulting Services, Inc. ("CCS") item on her credit report (the "First Dispute") on September 16, 2004. Plaintiff enclosed the following 16 pages of documents with her letter:

a. A benefits page apparently from Plaintiff's employer identifying "Blue Cross PPO Plan" as her "Medical" plan type during her employer's 2001 benefit year;

b. Two conflicting insurance cards -- one card identified "Blue Cross/Blue Shield" as the insurer and the second card identified "Blue Cross of California" as the insurer; neither card identified the coverage year;

c. Purported correspondence Plaintiff had sent to Blue Cross, but no responses from Blue Cross;

d. An Explanation of Benefits form Plaintiff received from Blue Shield of California indicating that Plaintiff was not currently enrolled as a Blue Shield of California insured;

e. Correspondence Plaintiff received from CCS;

f. A credit report reflecting the CCS item; and

g. A bill Plaintiff received from Bayside stating "NOT ELIGIBLE AT THE TIME OF SRVC" regarding insurance payment and advising Plaintiff to "PLEASE CALL YOUR INSURANCE."

8. Copies of Plaintiff's First Dispute letter and enclosed documents are attached hereto as Exhibit A.

9. On September 20, 2004, TransUnion began its investigation of Plaintiff's First Dispute in accordance with its standard procedures by first reviewing Plaintiff's dispute letter and each of the enclosed documents. However, none of the documents met TransUnion's standards set forth above, and none supported Plaintiff's statement in her letter that the CCS item was inaccurate. In fact, the document from the original creditor, Bayside, stated that it had not received payment from any insurer, that Plaintiff was not eligible for insurance, that Plaintiff should call her insurer. TransUnion advised Plaintiff in a letter dated September 20, 2004 that, although TransUnion was unable to accept Plaintiff's documentation, TransUnion would contact CCS and seek verification of the disputed collection item. A true and correct copy of TransUnion's September 20, 2004 letter to Plaintiff is attached hereto as Exhibit B.

10. Also on September 20, 2004, TransUnion sent an Automated Consumer Dispute Verification form ("ACDV") to CCS. The ACDV included TransUnion's internal "claims company will change" notation, which indicates to the creditor that the disputing consumer believes that the creditor would change the way it reports the consumer's account to TransUnion in response to the dispute. The ACDV further requested that CCS "[v]erify all account information" relating to Plaintiff. In response, CCS verified the entirety of its item as accurate.

11. On October 13, 2004, TransUnion completed its investigation of the First Dispute and made the following modifications to the CCS item on Plaintiff's credit report: (1) changed the "UPDATED" field to "10/2004"; (2) indicated that Plaintiff disputed the CCS item; and (3) noted that the \$118 was then past due. TransUnion sent Plaintiff a new credit report indicating the results of its investigation and the resulting changes to her credit report. A true and correct copy of the credit report TransUnion sent to Plaintiff on October 13, 2004 is attached hereto as Exhibit C.

12. On April 5, 2005, TransUnion received another letter from Plaintiff regarding the CCS account on her credit report (the "Second Dispute"). In the letter, Plaintiff specifically requested that the following note appear on her credit report:

I dispute the above Credit Consulting Services Acct. No. 1834329 on my Credit Report. These bills arose out of the medical treatment I was covered for by Blue Cross of California. For some reason that is unknown to me, they did not pay these medical bills.

1 TransUnion treated the letter it received from Plaintiff on April 5, 2005 as yet another dispute
2 about the CCS entry. A copy of Plaintiff's Second Dispute letter is attached hereto as Exhibit D.

3 13. On April 11, 2005, TransUnion initiated a reinvestigation and sent CCS another
4 ACDV, this time with an "insurance claim delayed" notation. TransUnion uses this notation to
5 communicate the consumer's position that an insurer (e.g., workers compensation, government
6 funded or private insurer) should have paid the disputed item. On May 3, 2005, CCS again verified
7 the account as accurately reported. TransUnion generated an updated credit report, which included
8 Plaintiff's note that she was disputing the CCS item and sent it to Plaintiff that day. A true and
9 correct copy of the credit report TransUnion sent to Plaintiff on May 3, 2005 is attached hereto as
10 Exhibit E.

11 14. On June 9, 2005, TransUnion received Plaintiff's third letter disputing the CCS item
12 on her credit report (the "Third Dispute"). Plaintiff did not include any documents with the Third
13 Dispute. A copy of Plaintiff's Third Dispute letter is attached hereto as Exhibit F.

14 15. On June 10, 2005, TransUnion examined Plaintiff's credit report and determined
15 that the Third Dispute was duplicative of the Second Dispute and took no action given CCS's two
16 prior verifications of the item as accurately reported. On June 10, 2005, TransUnion sent Plaintiff
17 a letter advising her that TransUnion would take no action. A true and correct copy of
18 TransUnion's June 10, 2005 letter to Plaintiff is attached hereto as Exhibit G.

19 16. On February 14, 2006, TransUnion received Plaintiff's fourth letter disputing the
20 CCS item on Plaintiff's credit report (the "Fourth Dispute"). The Fourth Dispute was dated
21 February 9, 2006, and this time was sent by Ron Bochner, whom I understand to be Plaintiff's
22 counsel in this action. In the Fourth Dispute, Mr. Bochner asserted that the CCS item was incorrect
23 and demanded that it be removed. Mr. Bochner also demanded \$25,000 in damages and attorneys'
24 fees. A copy of the Fourth Dispute letter is attached hereto as Exhibit H.

25 17. TransUnion began its investigation of the Fourth Dispute on February 16, 2006,
26 despite the fact that it again was duplicative of the First Dispute, Second Dispute and Third
27 Dispute. TransUnion sent an ACDV to CCS, which again verified the item as accurate. On
28 February 20, 2006, TransUnion generated an updated credit report with the results of its

1 investigation of the Fourth Dispute, and sent it to Mr. Bochner. A true and correct copy of the
2 credit report TransUnion sent to Mr. Bochner on February 20, 2006 is attached hereto as Exhibit I.

3 18. TransUnion always strives to conduct reasonable reinvestigations in accordance
4 with its obligations under the federal Fair Credit Reporting Act, 15 U.S.C. section 1681i(a)(1)(A).

5 I declare under penalty of the laws of the United States of America that the foregoing is true
6 and correct. Executed this 22 day of August 2008, at Fullerton, California.

7
8 

9 Diane Terry

EXHIBIT A

Dispute Activity Master Record (129735277-002)
Monday, September 20, 2004

Information For Consumers

Received On: Thursday, September 16, 2004
Via: Mail
Initiated Because Of: Consumer

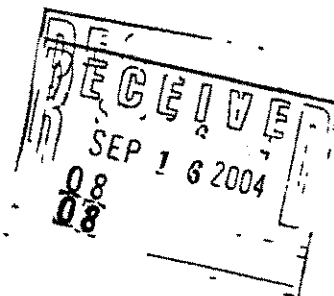
Current Status: Request completed, credit report
updated

Information For Internal Use Only

Initially Entered On: Monday, September 20, 2004
At: 3:11:00 am
By: REKHA ROBY (C5178)
At: Consumer Relations Global

P 1804

Noemia Carvalho



September 10, 2004

Equifax Information Services
P.O. Box 740241
Atlanta, GA 30374

Experian
P.O. Box 2002
Allen, TX 75013

Trans Union
P.O. Box 34012
Fullerton, CA 92834

Social Security No. 1135
Date of Birth: 1959
Accounts Disputed: Credit Consulting Services Acct. No. 4329

Dear Sir or Madam:

I dispute the above item on my enclosed Credit Report. These bills arose out of the medical treatment I was covered for by Blue Cross of California. For some reason that is unknown to me, they did not pay these medical bills.

Please investigate these charges and let me know of the results of the investigation as soon as possible. Please send me a revised copy of my credit report once the investigation has been completed and my report amended accordingly.

Also, I would like the first paragraph, above, added to my report/file as my statement.

Very truly yours,

Noemia Alves Carvalho
Noemia Carvalho

REDACTED

P 1805

**WASTE MANAGEMENT, INC.****Waste Management, Inc. 2001 Benefits Enrollment Confirmation Statement**

This confirmation statement reflects the benefits coverage you have elected for the Plan Year 2001. It also shows a listing of the family members you are covering under the WM Benefits Program. PLEASE REVIEW IT VERY CAREFULLY, and contact your Benefits Administrator if you have any questions.

NOEMIA CARVALHO

SSN 1135

Print Date 11/3/00

Benefits Elections

<u>Plan Type</u>	<u>Option Plan</u>	<u>Coverage Category</u>	<u>Weekly Cost *</u>
Medical	BLUE CROSS PPO PLAN	Employee Only	\$3.60
Dental	DELTA DENTAL PLAN	Employee Only	\$4.00

* The optional life insurance costs will be reduced if the requested coverage is lowered by MetLife. Optional Child Insurance deductions are included with the Optional Employee Insurance deduction.

Coverage Information

<u>Employee or Dependent's Name</u>	<u>Soc Sec No</u>	<u>Date of Birth</u>	<u>Use Tobacco</u>
NOEMIA CARVALHO	1135	59	

KEEP THIS CONFIRMATION STATEMENT FOR YOUR RECORDS

REDACTED

5537

Waste Management, Inc. 2001 Benefits Enrollment Confirmation Statement**Company-provided Benefits**

The following benefits are complimentary from the Company. There is no cost to you or your family.

<u>Plan Name</u>	<u>Benefit Amount</u>
Employee Basic Life	\$52,000
Spouse Basic Life	\$5000
Child Basic Life	\$2500
Short and Long term Salary Continuation	Coverage provided for injury or illness
Employee Assistance Program	Six visits/consultations per year

If any dependents are listed, they are covered for the plans indicated as long as they remain eligible for benefits coverage. It is your responsibility to update the information about your dependents and other Group Health coverage available to you and your dependents by calling your Benefits Administrator. If other coverage exists, payment will be made for eligible, incurred charges based on the coordination of benefits provisions.

These benefits are effective on January 1, 2001 and remain in effect until December 31, 2001. In the fourth quarter of 2001, you will have an opportunity to change your coverage for the 2002 plan year.

If you have a qualified status change during the 2001 plan year, IRS Section 125 guidelines allow for a change in coverage. You must contact your Benefits Administrator WITHIN 31 DAYS OF THE EVENT TO MAKE CHANGES.

The following additional informational messages apply:

You have elected not to participate in the available Flexible Spending Accounts.

KEEP THIS CONFIRMATION STATEMENT FOR YOUR RECORDS

P 1806

September 16, 2003

Noemia Alves Carvalho

Jocel Magelssen
Blue Cross of California
P O BOX 60007
Los Angeles, CA 90060

Dear Magelssen,

Per your request it follows the copy of my Blue Cross I D. Card.
My birth date is 59 and my full name is Noemia Alves Carvalho.

Thank you for your attention in this matter

Sincerely,

Noemia Alves Carvalho
Noemia Alves Carvalho

Cc Better Business Bureau
Credit Consulting Services
Bayside Medical Group, Inc -

REDACTED

P 1807



CARVALHO NOEMIA
ID# WMM -1135 GRP# WMM363

COPAY DV \$0 ER \$0



BC PLAN 363 BS PLAN 868

Member Service/Benefit Questions Call 1-800-346-1593

To Receive High Level Benefits You must receive care from a network provider. If you choose to receive care through an out of network provider for other than emergency care you will receive payment at a reduced level of benefits.

Hospital or Facility Admissions You are required to call 1-877-917-2161 Mental Health and Substance Abuse Care Call 1-800-424-1754 for network and benefits information and always before an admission.

Member Submitted Claims If the provider does not submit your claim to their local Blue Cross Blue Shield plan send it to Highmark Blue Cross Blue Shield P.O. Box 1210 Pittsburgh PA 15230-1210

Your health benefits are entirely funded by your employer. Highmark Blue Cross Blue Shield provides administrative and claims payment services only.

Highmark Blue Cross Blue Shield is an Independent Licensee of the Blue Cross and Blue Shield Association
www.highmarkbcbs.com ACB046

REDACTED



Blue Cross
of California

PRUDENT BUYER PLAN®



CARVALHO NOEMIA
ID# CBM 1135 GRP#CBM383

COPAY \$0.00 ERSO



BC Plan 040



Benefits questions 1-800-544-1895

To secure the highest level of benefits you must receive care from a Prudent Buyer/PPO Network provider. If you choose to receive care through a non-network provider, you will receive payment at a reduced level of benefits.

For all hospital or facility admissions, you are required to call 1-800-544-1895.

Prudent Buyer Providers: Submit claims to Blue Cross of California, PO Box 6271, Van Nuys, CA 91406

Member submitted claims: If the provider does not submit your claim to the local BC/BS network, send your claim to Highmark Blue Cross Blue Shield, P.O. Box 1210, Pittsburgh, PA 15230-1210

Your health benefits are entirely funded by your employer. Highmark Blue Cross Blue Shield provides administrative and claim payment services only.

- An Independent Licensee of the Blue Cross Association
- Registered Mark of the Blue Cross Association
- Registered Mark of the WellPoint Health Networks Inc

FAXED

REDACTED

P 1809

August 22, 2003

Noemia Alves Carvalho

Blue Cross of California
P O BOX 60007
Los Angeles, CA 90060

To Whom It May Concern:

My name is Noemia Alves Carvalho. I am writing to you due to a letter I received from Bayside Medical Group, INC. I received a services on 10/19/01 in Berkeley from a regular office visit. I was under the impression the bill was taken care of until 03/06/03 when I received the letter from Bayside Medical Group claiming that payment had not been made. Upon speaking with Shannon from Bayside Medical Group on 8/22/03, we discovered the bill was being sent to the wrong address. She also said to me they had received a denial of claim letter from Blue Cross. (She was not willing to give any info on denial of claim).

Since then I had also received a letter from Credit Consulting Services (see attached).

I need for this bill to be paid ASAP, or to receive a letter from you stating why it will not to be paid. I do not want the confusion of others to jeopardize my credit.

My benefits were active with Blue Cross at the time of my office visit.
Please contact Bayside Medical Group at (925) 587-2500 Ext: 51 (Shannon)
Or myself at (510)

Sincerely,

Noemia Alves Carvalho
Noemia Alves Carvalho

Cc: Better Business Bureau
Credit Consulting Services
Bayside Medical Group, Inc

REDACTED



BAYSIDE MEDICAL GROUP, INC.

Bayside Pediatrics, A Medical Corporation
Bayside Family Practice Medical Associates, Inc
Bayside Travel Medical Group, Inc

PATIENT NAME		BALANCE DUE
NOEMIA CARVALHO		
BILL DATE	ACCOUNT NO	AMOUNT PAID
01/15/02		

RESPONSIBLE PARTY NAME / ADDRESS

NOEMIA CARVALHO

THIS IS A STATEMENT OF SERVICES RENDERED BY
CLINICIANS WHO ARE MEMBERS OF.

BAYSIDE MEDICAL GROUP INC
942854917bmg1
5720 STONERIDGE MALL #240
PLEASANTON CA 94588

DETACH TOP PORTION AND RETURN WITH YOUR PAYMENT IN THE ENVELOPE
PROVIDED RETAIN BOTTOM PORTION FOR YOUR RECORDS

FOR CREDIT CARD PAYMENTS PLEASE SEE REVERSE SIDE
PLEASE WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK



DATE OF SERVICE	CLINICIAN NAME / DESCRIPTION OF SERVICE	INSURANCE ACTIVITY	PATIENT RESPONSIBILITY
10/19/01 12/26/01	S HART OFFICE VISIT, NEW PT INSURANCE PAYMENT NOT ELIGIBLE AT TIME OF SRVC PLEASE CALL YOUR INSURANCE < AMOUNT DUE >	118.00 00	118.00
Sent back on 2-13-02			

DATE	PATIENT NAME	ACCOUNT NO	PAY THIS AMOUNT
01/15/02	NOEMIA CARVALHO		118.00



PAYMENTS RECEIVED ON OR AFTER THIS DATE
WILL APPEAR ON YOUR NEXT STATEMENT

FOR BILLING INQUIRIES PLEASE CALL (925) 587-2500

MAKE CHECKS PAYABLE TO
BAYSIDE MEDICAL GROUP, INC

IMPORTANT MESSAGE REGARDING YOUR ACCOUNT

PAYMENT IS DUE 14 DAYS FROM THE STATEMENT DATE.

OUR BUSINESS OFFICE HAS A NEW PHONE # (925) 587-2500!!!

REDACTED



Blue Shield of California
An Independent Member of the Blue Shield Association

P.O. BOX 272550, CHICO, CA 95927-2550
(800) 444-1409

NOEMIA CARVALHO

EXPLANATION OF BENEFITS RECEIVED

JAN 15 2002

CHICO CUSTOMER SERVICE

ISSUE DATE : 12 28 01
PAGE : 1

EXPLANATION OF BENEFITS NO : 330274810

Your claim has been processed in accordance with the subscriber's health plan. This detail explanation will clarify your payment responsibility or reimbursement. Please see reverse side for an important message.

PATIENT NAME SUBSCRIBER NUMBER GROUP NUMBER	CLAIM NUMBER SERVICES BILLED PROCEDURE NUMBER	DATES OF SERVICES NUMBER OF SERVICES	AMOUNT BILLED	AMOUNT ALLOWED	DEDUCTIBLE AMOUNT	COPAYMENT AMOUNT	AMOUNT PAID
---	---	---	------------------	-------------------	----------------------	---------------------	----------------

PROVIDER OF SERVICES : BAYSIDE-PEDIATRICS
PHYSICIAN MEMBER - YES

FOR THE CLAIM RECEIVED ON : 12/20/01

PATIENT NAME SUBSCRIBER NUMBER GROUP NUMBER	CLAIM NUMBER SERVICES BILLED PROCEDURE NUMBER	DATES OF SERVICES NUMBER OF SERVICES	AMOUNT BILLED	AMOUNT ALLOWED	DEDUCTIBLE AMOUNT	COPAYMENT AMOUNT	AMOUNT PAID
CARVALHO NOEMIA 26013542123200 0000000000000000	MISC SERVICES 99203	10/19/01-10/19/01 1	118.00	0.00	2	0.00	0.00

TOTALS :	AMOUNT BILLED	AMOUNT ALLOWED	DEDUCTIBLE AMOUNT	COPAYMENT AMOUNT	AMOUNT PAID
	118.00	0.00	0.00	0.00	0.00

NOTES :

- *****
THANK YOU FOR CHOOSING BLUE SHIELD OF CALIFORNIA.
PLEASE READ THE IMPORTANT INFORMATION FOOTNOTED. NUMBERS ON THE
FOOTNOTES CORRESPOND TO THE NUMBERS IN THE "NOTES" COLUMN

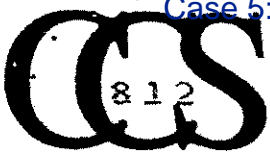
- OUR ELIGIBILITY RECORDS INDICATE THAT THIS PERSON IS NOT CURRENTLY ENROLLED IN A BLUE SHIELD OF CALIFORNIA HEALTH CARE PLAN. PLEASE CONTACT THE BLUE SHIELD CUSTOMER SERVICE DEPARTMENT IF YOU HAVE ADDITIONAL INFORMATION REGARDING ELIGIBILITY.

EXPLANATION OF BENEFITS TOTALS :	AMOUNT BILLED	AMOUNT ALLOWED	DEDUCTIBLE AMOUNT	COPAYMENT AMOUNT	AMOUNT PAID
	118.00	0.00	0.00	0.00	0.00

January 10, 2002
To whom it may concern:
Please forward this bill to Blue Cross:
personally, I don't have no idea why Blue
Shield of California is sending this bill to
me. Thank You for your attention in this matter.
Noemia Carvalho.

THIS IS NOT A BILL - RETAIN FOR PERSONAL TAX AND MEDICAL RECORDS

REDACTED



CREDIT CONSULTING SERVICES, INC.

P O Box 5879 • 201 John Street, Suite E • Salinas, CA 93915
831-424-0606 • 831-375-9836 • Outside 831 1-800-679-6888

October 31, 2003

Noemia Carvalho

RE BAYSIDE MEDICAL GROUP INC

ACCOUNT NO

AMOUNT \$118.00

INTEREST \$23.99

BALANCE DUE : \$141.99

WARNING

YOU HAVE FAILED TO SEND US YOUR PAYMENT

YOU HAVE IGNORED OUR PREVIOUS DEMANDS

UNLESS YOU RESPOND TO THIS NOTICE IMMEDIATELY, EXPECT THE RESULTS OF YOUR OWN
NEGLECT

PAYMENT MUST BE MADE TO THIS OFFICE WITHOUT FURTHER NOTICE

VERY TRULY YOURS,

Rochell Michaels

CREDIT CONSULTING SERVICES, INC

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE.**

This communication is from a collection agency

In order to credit your account properly,

you must return this bottom portion with your payment

P O BOX 5879
SALINAS, CA 93915-5879

Address Service Requested

04ZF

Noemia Carvalho

1834329

Please charge to the following credit card

☐ Visa ☐ MasterCard

Card # _____

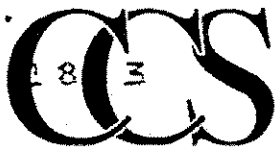
Cardholder Name _____

Exp Date ____/____/____ Pmt Amt \$ _____

Signature _____

CCS, Inc
P O Box 5879
Salinas CA 93915-5879

REDACTED



CREDIT CONSULTING SERVICES, INC.

PO Box 5879 • 201 John Street Suite E • Salinas, CA 93915
831-424-0606 • 831-375-9836 • Outside 831: 1-800-679-6888

SEPTEMBER 15, 2003

NOEMIA CARVALHO

CREDITOR: BAYSIDE MEDICAL GROUP, INC.

AMOUNT : \$ 118.00
INTEREST: \$ 22.50
TOTAL : \$ 140.50

TO USE VISA/MASTERCARD PLEASE SEE REVERSE SIDE

PLEASE DETACH AND RETURN TOP PORTION WITH YOUR REMITTANCE

PROTECT YOUR CREDIT

THIS IS JUST A REMINDER. IF PAYMENT IN FULL REACHES THIS OFFICE
BY 10-8-03, THEN THIS COLLECTION ACCOUNT WILL NOT BE REPORTED ON
YOUR EXPERIAN, EQUIFAX, AND TRANSUNION CREDIT RECORDS. PROTECT
YOUR CREDIT, SEND PAYMENT IN FULL.

VERY TRULY YOURS,

ROCHELL MICHAELS

CREDIT CONSULTING SERVICES, INC.
A PROFESSIONAL COLLECTION AGENCY

REDACTED



AS AN ADDITIONAL CONVENIENCE, THIS OFFICE ACCEPTS VISA AND
MASTERCARD IF YOU WISH TO USE YOUR VISA OR MASTERCARD
PLEASE COMPLETE THE INFORMATION BELOW AND RETURN TO OUR
OFFICE



NAME _____
(PRINT)

Please charge to the following credit card

☐ VISA No _____ Expiration
Date _____

☐ MasterCard No _____ Expiration
Date _____

Signature _____ Payment
Amount \$ _____

U. 181



CREDIT DATA INFORMATION

18021 Arrow Highway Unit E Irwindale CA 91706
Tel (626) 337-4949 Fax (626) 337-3949

CREDIT REPORT

FILE # REPORT TO LOAN TYPE LOAN #	115795 WISE INVESTMENTS ENTERPRISE -	REPORT DATE DATE ORDERED REPOSITORIES PRICE	8/10/2008 8/10/2004 XP/TU/SP \$30.00																																																																																																																																																																																								
BORROWER CO-BORROWER STREET CITY STATE, ZIP	CARVALHO, NOEMIA ALVES	MARITAL STATUS DEPENDENTS YEARS AT ADDR																																																																																																																																																																																									
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<p align="center">SCORE MODELS</p> <p>3 NOEMIA ALVES CARVALHO - EQUIFAX/BEACON 00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED 00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 00008 - TOO MANY INQUIRIES LAST 12 MONTHS</p> <p>2 NOEMIA ALVES CARVALHO - TRANSUNION/EMPIRICA 040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 028 - NUMBER OF ESTABLISHED ACCOUNTS</p> <p>1 NOEMIA A CARVALHO - EXPERIAN/FAIR ISAAC 40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED 20 - LENGTH OF TIME SINCE LEGAL ITEM FILED OR COLLECTION ITEM REPORTED 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 32 - NO RECENT INSTALLMENT LOAN INFORMATION</p>																																																																																																																																																																																											
<p align="center">CREDIT</p> <table border="1"> <thead> <tr> <th>CREDITOR</th> <th>DATE</th> <th>DATE LAST ACTIVITY</th> <th>REPORTED DATE</th> <th>HIGH CREDIT BALANCE TERMS</th> <th>PAST DUE AMOUNT</th> <th>HISTORICAL STATUS</th> <th>PRESENT STATUS</th> </tr> </thead> <tbody> <tr> <td>CHASE MORT</td> <td>07/03</td> <td>07/04</td> <td>\$291000</td> <td>\$286411</td> <td>\$0 0 0 0 12</td> <td>AS AGREED</td> <td>J</td> </tr> <tr> <td></td> <td>07/04</td> <td></td> <td>MTG</td> <td>360 \$1410</td> <td></td> <td>XP/TU/EF</td> <td></td> </tr> <tr> <td>DISCOVER FINANCIAL S</td> <td>12/98</td> <td>07/04</td> <td>\$11000</td> <td>\$723</td> <td>\$0 0 0 0 46</td> <td>AS AGREED</td> <td>B</td> </tr> <tr> <td></td> <td>07/04</td> <td></td> <td>REV</td> <td>\$14</td> <td></td> <td>XP/TU/EF</td> <td></td> </tr> <tr> <td>CHASE NA</td> <td>01/04</td> <td>07/04</td> <td>\$2300</td> <td>\$400</td> <td>\$0 0 0 0 7</td> <td>AS AGREED</td> <td>B</td> </tr> <tr> <td></td> <td>06/04</td> <td></td> <td>REV</td> <td>\$10</td> <td></td> <td>XP/TU/EF</td> <td></td> </tr> <tr> <td>AMEX</td> <td>01/04</td> <td>08/04</td> <td>\$2000</td> <td>\$325</td> <td>\$0 0 0 0 5</td> <td>AS AGREED</td> <td>B</td> </tr> <tr> <td></td> <td>07/04</td> <td></td> <td>REV</td> <td>\$15</td> <td></td> <td>XP/TU/EF</td> <td></td> </tr> <tr> <td>FLEET CC</td> <td>04/02</td> <td>07/04</td> <td>\$11200</td> <td>\$158</td> <td>\$0 0 0 0 27</td> <td>AS AGREED</td> <td>B</td> </tr> <tr> <td></td> <td>07/04</td> <td></td> <td>REV</td> <td>\$10</td> <td></td> <td>XP/TU/EF</td> <td></td> </tr> <tr> <td>AMEX</td> <td>04/93</td> <td>11/01</td> <td>-</td> <td>\$0</td> <td>\$0 0 0 0</td> <td>PAID</td> <td>B</td> </tr> <tr> <td></td> <td>11/94</td> <td></td> <td>OPEN</td> <td>\$0</td> <td></td> <td>TU/EF</td> <td></td> </tr> <tr> <td>BANKAMERIC</td> <td>07/98</td> <td>07/04</td> <td>\$2500</td> <td>\$0</td> <td>\$0 0 0 0 72</td> <td>PAID</td> <td>B</td> </tr> <tr> <td></td> <td>07/04</td> <td></td> <td>REV</td> <td>\$0</td> <td></td> <td>XP/TU/EF</td> <td></td> </tr> <tr> <td colspan="8">ACCOUNT CLOSED BY CONSUMER</td> </tr> <tr> <td>CAPITAL ONE BANK</td> <td>03/94</td> <td>04/99</td> <td>\$7288</td> <td>\$0</td> <td>\$0 0 0 0 62</td> <td>PAID</td> <td>J</td> </tr> <tr> <td></td> <td>04/99</td> <td></td> <td>REV</td> <td>\$0</td> <td></td> <td>XP/TU</td> <td></td> </tr> <tr> <td colspan="8">CREDIT LINE CLOSED - CONSUMER'S REQUEST - REPORTED BY SUBSCRIBER</td> </tr> <tr> <td>CBUSASEARS</td> <td>09/01</td> <td>07/04</td> <td>\$3900</td> <td>\$0</td> <td>\$0 0 0 0 34</td> <td>AS AGREED</td> <td>B</td> </tr> <tr> <td></td> <td></td> <td></td> <td>REV</td> <td>\$0</td> <td></td> <td>XP/TU/EF</td> <td></td> </tr> <tr> <td>CHASE</td> <td>04/97</td> <td>07/03</td> <td>\$11500</td> <td>\$0</td> <td>\$0 0 0 0 48</td> <td>CRCLOST</td> <td>B</td> </tr> <tr> <td></td> <td>07/03</td> <td></td> <td>REV</td> <td>\$0</td> <td></td> <td>XP/TU/EF</td> <td></td> </tr> </tbody> </table>				CREDITOR	DATE	DATE LAST ACTIVITY	REPORTED DATE	HIGH CREDIT BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS	PRESENT STATUS	CHASE MORT	07/03	07/04	\$291000	\$286411	\$0 0 0 0 12	AS AGREED	J		07/04		MTG	360 \$1410		XP/TU/EF		DISCOVER FINANCIAL S	12/98	07/04	\$11000	\$723	\$0 0 0 0 46	AS AGREED	B		07/04		REV	\$14		XP/TU/EF		CHASE NA	01/04	07/04	\$2300	\$400	\$0 0 0 0 7	AS AGREED	B		06/04		REV	\$10		XP/TU/EF		AMEX	01/04	08/04	\$2000	\$325	\$0 0 0 0 5	AS AGREED	B		07/04		REV	\$15		XP/TU/EF		FLEET CC	04/02	07/04	\$11200	\$158	\$0 0 0 0 27	AS AGREED	B		07/04		REV	\$10		XP/TU/EF		AMEX	04/93	11/01	-	\$0	\$0 0 0 0	PAID	B		11/94		OPEN	\$0		TU/EF		BANKAMERIC	07/98	07/04	\$2500	\$0	\$0 0 0 0 72	PAID	B		07/04		REV	\$0		XP/TU/EF		ACCOUNT CLOSED BY CONSUMER								CAPITAL ONE BANK	03/94	04/99	\$7288	\$0	\$0 0 0 0 62	PAID	J		04/99		REV	\$0		XP/TU		CREDIT LINE CLOSED - CONSUMER'S REQUEST - REPORTED BY SUBSCRIBER								CBUSASEARS	09/01	07/04	\$3900	\$0	\$0 0 0 0 34	AS AGREED	B				REV	\$0		XP/TU/EF		CHASE	04/97	07/03	\$11500	\$0	\$0 0 0 0 48	CRCLOST	B		07/03		REV	\$0		XP/TU/EF	
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ECOA KEY B=BORROWER C=CO-BORROWER S=SHARED J=JOINT U=UNDESIGNATED D=A-AUTHORIZED USER
 The information is provided for your information only. It is not a recommendation or an offer to sell or a request to buy.
 as required by PUBLIC LAW 91-408, § 579 34-729

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CREDIT DATA INFORMATION

16021 Arrow Highway Unit E Irwindale, CA 91706
Tel (626) 337-4949 Fax (626) 337-3849

CREDIT REPORT

FILE #	115795	PNMA #	AIES8192	REPORT DATE	8/10/2004			
REPORT TO	WISE INVESTMENTS ENTERPRISE -			DATE ORDERED	8/10/2004			
LOAN TYPE				REPOSITORIES	XP/TU/EF			
LOAN #				PRICE	\$30.00			
Borrower CARVALHO, NOEMIA ALVES				MARITAL STATUS				
CO-Borrower				DEPENDENTS				
STREET				YEARS AT ADDR				
CITY, STATE, ZIP								
CREDITOR	OPENING DATE DATE LAST ACTIVITY	REPORTED DATE	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	INTEREST STATUS NO PAST DUE NO PAST DUE NO PAST DUE	PRESENT STATUS	EOA
CHASE	04/97 04/02	04/02	\$7500 REV	\$0 \$0	\$0	0 0 0 60	PAID XP/TU/EF	B
CREDIT LINE CLOSED - CONSUMER'S REQUEST - REPORTED BY SUBSCRIBER								
CHASE	01/97 07/99	07/99	\$6500 REV	\$0 \$0	\$0	0 0 0 29	PAID XP/TU/EF	B
CREDIT LINE CLOSED - CONSUMER'S REQUEST - REPORTED BY SUBSCRIBER								
CHASE	04/97 07/03	08/04	\$12700 REV	\$0 \$0	\$0	0 0 0 46	AS AGREED XP/TU/EF	B
CITI	06/92 05/03	07/03	\$6100 REV	\$0 \$0	\$0	0 0 0 17	PAID TU/EF	B
CITI	06/92 03/00	09/01	\$6100 REV	\$0 \$0	\$0	0 0 0 99	AS AGREED TU/EF	B
CITIMORTGAGE INC	03/03 08/03	08/03	\$291000 MTG 380	\$0 \$0	\$0	0 0 0 2	PAID XP/TU/EF	J
DISCOVER CD	12/98 08/02	02/03	- REV	\$0 \$0	\$0	0 0 0	CARDLOST XP/TU/EF	B
FIRST CARD	06/95 07/96	07/96	\$5000 REV	\$0 \$0	\$0	0 0 0	AS AGREED TU	B
FIRST USA BANK	06/95 10/99	10/99	\$6000 REV	\$0 \$0	\$0	0 0 0 53	PAID XP/TU/EF	B
CREDIT LINE CLOSED - CONSUMER'S REQUEST - REPORTED BY SUBSCRIBER								
FIRST USA BANK N A	08/99 10/01	10/01	\$6000 REV	\$0 \$0	\$0	0 0 0 25	PAID XP/TU/EF	B
CREDIT LINE CLOSED - CONSUMER'S REQUEST - REPORTED BY SUBSCRIBER								
FIRST USA BANK N A	12/97 07/01	07/01	\$10000 REV	\$0 \$0	\$0	0 0 0 44	PAID XP/TU/EF	B
CREDIT LINE CLOSED - CONSUMER'S REQUEST - REPORTED BY SUBSCRIBER								
FLEET CC	04/02 09/02	09/02	\$9000 REV	\$0 \$0	\$0	0 0 0 3	AS AGREED EF	B
FUSA NA	11/95 09/96	01/98	\$3500 REV	\$0 \$0	\$0	0 0 0 26	PAID TU/EF	B
CLOSED ACCOUNT								
FUSA NA	08/90 12/95	07/97	\$2500 REV	\$0 \$0	\$0	0 0 0 69	PAID TU/EF	B
ACCOUNT CLOSED BY CONSUMER								
GE/CARD/CO	12/97 03/99	08/99	- REV	\$0 \$0	\$0	0 0 0 20	PAID EF	B
TRANSFERRED TO ANOTHER LENDER								
HEB/COMPOSA	02/95 04/98	04/98	- REV	\$0 \$0	\$0	0 0 0 37	PAID TU/EF	S
ACCOUNT CLOSED BY CONSUMER								
HHLD BANK	03/94 01/98	01/98	\$3514 REV	\$0 \$0	\$0	0 0 0 48	PAID XP/TU/EF	B
HHLD BANK	01/01 07/01	08/01	\$4000 REV	\$0 \$0	\$0	0 0 0 78	AS AGREED XP	S
HOME COMING FUNDING	07/02 04/03	04/03	\$32900 MTG 180	\$0 \$0	\$0	0 0 0 4	PAID XP/TU/EF	S

EOA KEY B-BORROWER, C-CO BORROWER, S-SHARED, J-JOINT, U-UNDESIGNATED, A-AUTHORIZED USER

EOCA KEY: B-BORROWER, C=CO BORROWER, S=SHARED, J=JOINT, U=UNDESIGNATED, A=AUTHORIZED USER

The reporting to the credit bureaus of the information in this document is subject to the requirements of FCRA, 15 U.S.C. 1681b, and FCRA, 15 U.S.C. 1681c. The information is not to be used for any purpose other than the reporting to the credit bureaus.

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CREDIT DATA INFORMATION

16021 Arrow Highway Unit E Irwindale CA 91706
Tel (626) 337-4949 Fax (626) 337 3949

CREDIT REPORT

FILE #	115795	PRIMA #	A3ES8192	REPORT DATE	8/10/2004			
REPORT TO	WISE INVESTMENTS ENTERPRISE -			DATE ORDERED	8/10/2004			
LOAN TYPE				REPOSITORIES	XP/TU/BP			
LOAN #				PRICE	\$30.00			
BORROWER				MARITAL STATUS				
CO-BORROWER				DEPENDENTS				
STREET				YEARS AT ADDR.				
CITY STATE ZIP								
CREDITOR	DATE DATE LAST ACTIVITY	REPORTED DATE	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	... HISTORICAL STATUS ... 30 60 90 120 1 2 3 4 5 6 7 8 9 10 11 12 NOV NOV NOV NOV NOV NOV NOV NOV NOV NOV NOV NOV	PRESENT STATUS	E C O A
INDYMAC BANK	07/02 04/03	04/03	\$263200 MTG	\$0 360	\$0	0 0 0 0 6	PAID XP/TU/EF	J
MCCBG/GAP	01/01 03/01	07/04	\$1200 REV	\$0	\$0	0 0 0 0 54	AS AGREED XP/TU/EF	B
MCCBG/WESTERN APPLIA	10/02 04/03	08/04	\$5500 REV	\$0	\$0	0 0 0 0 22	AS AGREED XP/TU/EF	B
PROPLES BANK	08/99 10/01	10/01	\$6400 REV	\$0	\$0	0 0 0 0 45	PAID XP/TU/EF	B
CREDIT LINE CLOSED - CONSUMER'S REQUEST - REPORTED BY SUBSCRIBER								
RNB-MERVYN	08/02 11/02	07/04	\$1000 REV	\$0	\$0	0 0 0 0 23	PAID XP/TU/EF	B
ACCOUNT CLOSED BY CONSUMER								
STUDENT LOAN MKT ASS	04/95 11/99	11/99	\$875 EDU	\$0	\$0	0 0 0 0 57	PAID XP/TU/BP	B
ACCOUNT TRANSFERRED TO ANOTHER LENDER								
STUDENT LOAN MKT ASS	04/95 11/99	11/99	\$1500 EDU	\$0	\$0	0 0 0 0 57	PAID XP/TU/EF	B
ACCOUNT TRANSFERRED TO ANOTHER LENDER								
TOYOTA MOTOR CREDIT	04/94 04/95	04/95	\$13173 AUTO	\$0 642	\$0	0 0 0 0 13	PAID XP/TU/EF	B
UNVL/CITI	03/99 05/00	04/01	\$7000 REV	\$0	\$0	0 0 0 0 24	PAID XP/TU/BP	B
ACCOUNT CLOSED BY CONSUMER								
WFINB/EXPRESS	12/03 02/04	08/04	\$350 REV	\$0	\$0	0 0 0 0 7	AS AGREED XP/TU/BP	B
WFINB/VCTRIA	10/99	10/99	\$1000 REV	\$0	\$0	0 0 0 0 1	AS AGREED XP/TU/EF	B
COLLECTION ACCOUNTS								
CREDIT CONST	08/03 09/03	09/03	\$118 OPEN	\$118	\$118		COLLECTION TU	B
PLACED FOR COLLECTION, CLIENT NAME MEDICAL								
CREDIT CONSULTING SE	08/03 11/01	09/03	\$118 OTHE	\$118	\$0		COLLECTION XP/EF	B
TRADE SUMMARY								
	COUNT	BALANCE	PAYMENT	PAST DUE				
MORTGAGE	41	286411	1420	0				
INSTALLMENT	3	0	0	0				
OPEN	2	118	118	118				
REVOLVING	32	1606	50	0				
OTHER	1	118	0	0				
TOTAL	42	288253	1578	118				
DEROGATORY SUMMARY								
CHARGE OFFS	0	DELINQ 30 DAYS	0	INQUIRIES	1			
COLLECTIONS	2	60 DAYS	0					
BANKRUPTCY ACCOUNTS	0	90 DAYS	0					
PUBLIC RECORDS	0	OTHER	0					

ECOA KEY: B-BORROWER, C-CO-BORROWER, S-SHARED, J-JOINT, U-UNDESIGNATED, A-AUTHORIZED USER
 The reporting herein complies with the requirements of all applicable federal credit reporting laws and regulations of the Federal Reserve Board, FRB VA, and NCUA. The information is confidential and not to be divulged except as required by PUBLIC LAW 91-508, 92-575, 94-142.

REDACTED



CREDIT DATA INFORMATION

 14021 Arrow Highway Unit E, Inglewood, CA 91706
 Tel (826) 337-4949 • Fax (826) 337-3848

CREDIT REPORT

FILE # 115795	PNMA # A1E96192	REPORT DATE 8/10/2004	DATE ORDERED 8/10/2004
REPORT TO WIS INVESTMENTS ENTERPRISE -		REPOSITORY XP/TU/EF	PRICE \$30.00
BORROWER CARVALHO, NOEMIA ALVES		MARITAL STATUS DEPENDENTS YEARS AT ADDR	
CO-BORROWER STREET CITY, STATE, ZIP			
OPENING DATE 10/10/03	REPORTED DATE 08/10/04	HIGH CREDIT 0	BALANCE 0
10 DAYS LAST ACTIVITY			
PAST DUE AMOUNT		HISTORICAL STATUS 100% PAID DUE REV	
		PRESENT STATUS	
PUBLIC RECORDS			
*** NO RECORD FOUND ***			
INQUIRIES (ONLY LAST 90 DAYS SHOWN)			
TU 08/10/04 CREDIT DATA			
SOURCE OF INFORMATION			
1 - EXPERIAN NAME NOEMIA A CARVALHO DOB 1978 NAME NOEMIA ALVES AMERIZINO SSN: ADDRESS: ADDRESS: ADDRESS: EMPLOYER: WASTE MANAGEMENT// 04/02 EMPLOYER VAN BUREN APARTMENTS// 03/00			
2 - TRANSUNION NAME NOEMIA ALVES CARVALHO DOB. 04/02/1959 SSN: ADDRESS: ADDRESS: ADDRESS:			
3 - EQUIFAX NAME: NOEMIA ALVES CARVALHO DOB 04/02/1959 NAME: CARVALHO NOEMIA ALVES SSN: ADDRESS: ADDRESS: ADDRESS: EMPLOYER: ROYAL PLUMBING SUPPLY//			
CREDITORS			
AMEX	P O BOX 7871, FORT LAUDERDALE FL 33329	(305) 473-2361	
ASTORIA FED S & L	ONE WALL STREET, ONEBONTA, NY 13820	800-525-9094	
BANK OF AMERICA	1825 E BUCKEYE RD, PHOENIX, AZ 85034	800-242-5722	
BENEFICIAL NATIONAL	1405 FOULK RD, WILMINGTON DE 19808	302-478-9056	
CAPITAL 1 BK	11013 W BROAD ST GLEN ALLEN, VA 23060		
CAPITAL ONE BANK	PO BOX 85064, GLEN ALLEN, VA 23068	BY MAIL ONLY	
CHASE	100 DUFFY AVE, HICKSVILLE, NY 11801	800-284-5555	
CHASE MANHATTAN MORT	101 E TOWN STREET, COLUMBUS OH 43215-5187	614-842-7000	
CHASE MANHATTAN MORT	3415 VISION DR COLUMBUS, OH 43019	800-848-9380	
CHASE MORT	200 OLD WILSON BRD, WORTHINGTON, OH 43085	614-842-7000	
CHASE NA	4915 INDEPENDENCE, TAMPA, FL 33634	800-356-5555	
CITI BANK	P O BOX 6500 C/O CITI CORP, SIOUX FALLS, SD 57117-6		
CITIBANK - VISA	P O BOX 6500 SIOUX FALLS SD 57117-6500		
CITIBANK MC	POB 6241, SIOUX FALLS, SD 57117	800-843-0777	
CITIBANK N. A.	15851 CLAYTON ROAD MS-301, BALLWIN MO 63011	314-256-5000	
CITIBK VISA	701 E 60TH ST N, SIOUX FALLS, SD 57117	800-950-5114	
CITIMORTGAGE INC	15851 CLAYTON RD, BALLWIN, MO 63011	800-723-7906	
CREDIT CONSULTING	201 JOHN ST #E, SALINAS CA 93901	(831) 424-0606	
CREDIT CONSULTING SE	201 JOHN DR #E, SALINAS, CA 93901-3345	831-424-0606	
CREDIT CONSULTING SVC	P O BOX 5879, SALINAS, CA 93915	831-424-0606	
DISCOVER FIN	POB 15214, WILMINGTON, DE 19850		
DISCOVER FINANCIAL S	PO BOX 15316, ATT. CMC/PROD DEVELOP, WILMINGTON DE 198		
DISCOVER FINANCIAL SVC	P O BOX 15316, WILMINGTON, DE 19850		
FIRST CARD	2500 WESTFIELD DR MAIL SUITE 6237, ELGIN, IL 60123	BY MAIL ONLY	
		847-888-8000	

 FCOA KEY B=BORROWER, C=CO-BORROWER, S=SHARED, J=JOINT, U=UNDESIGNATED, A=AUTHORIZED USER
 The reporting agency may collect data for information for its business. It may also report to the reporting agency with the requirements of FCRA, Public Law 104, VA, and FICO. The information is confidential and not to be divulged except as required by PUBLIC LAW 111-504, 11-571, 11-571.

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REDACTED

CREDIT DATA INFORMATION

16021 Arrow Highway Unit E, Irwin, PA 15061
Tel (828) 337-4949 Fax (626) 337-3549

CREDIT REPORT

FILE #	115795	FNMA #	AT98192	REPORT DATE	8/10/2004
REPORT TO	WISE INVESTMENTS ENTERPRISE -			DATE ORDERED	8/10/2004
LOAN TYPE				REPOSITORY	XP/TU/EP
LOAN #				PRICE	\$30.00
BORROWER	CARVALHO, NOEMIA ALVES			MARITAL STATUS	
CO-BORROWER				DEPENDENTS	
STREET				YEARS AT ADDR	
CITY, STATE, ZIP					
CREDIT	OPENED DATE	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE
	DATE	DATE		TERMS	AMOUNT
	ACTIVITY				
FIRST USA BANK		FCC NATL BK 300 KING ST, WILMINGTON, DE 19801			BY MAIL ONLY
FIRST USA BANK N A		1523 CONCORD PK, WILMINGTON, DE 19803			800-955-9900
FIRST USA BANK, NA		2300 WESTFIELD RD, STE 6, ELGIN IL 60123			800-955-8010
FIRST USA BK		P O BOX 928, KINGS MILLS, OH 45034			800-544-5232
FIRST USA NA		900 N MARKET STREET, WILMINGTON, DE 19801			
FLEET CC		200 TOURNAMENT DR, HOKSHAM, PA 19044			BY MAIL ONLY
FST USA BK		3 CHRISTIANA 201 N WALNUT ST, WILMINGTON, DE 19801			302-594-4000
GAP		P O BOX 29116, SHAWNEE MISSION, KS 66201			
GE CAPITAL CONSUMER		5300 KINGS ISLAND DR, MASON OH 45040			800-677-1020
HH BANK		POB 98706, LAS VEGAS, NV 89193			
HILD BANK		PO BOX 58706, LAS VEGAS, NV 89193			BY MAIL ONLY
HOME COMING FUNDING NE		2711 N HASKELL AVE SW 1, DALLAS, TX 75204			800-797-7130
HOME COME FIN		2711 N HASKELL SUITE 1000, DALLAS, TX 75201			800-206-2901
HOMEWORKING FINANCIAL		PO BOX 890036, DALLAS, TX 75389			800-206-2901
HOUSEHOLD CREDIT SER		1441 SCHILLING BLADE, SALINAS CA 93901			
HRS		90 CHRISTIANA RD, NEW CASTLE, DE 19720			
HRS/COMPUSA		200 BENEFICIAL CTR, FRAPACK, NJ 07977			
INDYMAC BANK HOME LO		6900 BEATRICE DRIVE, KALAMAZOO MI 49009-8070			800-781-7399
LOANWORKS		ONE NATIONAL CITY PARKWAY, KALAMAZOO, MI 49009			800-781-7399
MCCBG/GAP		PO BOX 29116, SHAWNEE MISSION, KS 66201			
MCCBG/WESTER		P O BOX 276 MAIL CODE OH 3-425, DAYTON, OH 45401			937-534-6950
MCCBG/WESTERN APPLIANCE		PO BOX 276, DAYTON OH 454010276			(937) 534-6950
PEOPLES BANK		1000 LAFAYETTE BLVD 11TH, BRIDGEPORT, CT 06604			203-338-3114
RNB - MERVYN'S		3701 WAYZATA BLVD, MINNEAPOLIS, MN 55416			BY MAIL ONLY
RNB-MERVYN'S		3701 WAYZATA BLVD MAILSTOP 2CF, MINNEAPOLIS, MN 55416			612-307-5879
SALLIE MAE-PPELD		3701 WAYZATA BLVD MAILSTOP 2CF, MINNEAPOLIS, MN 55416			900-558-7962
SEARS		1002 ARTHUR DRIVE LYNN, HAVEN FL 32444			BY MAIL ONLY
STUDENT LOAN MGT ASSN		12200 SMITH RD, CLEVELAND, OH 44130			913-841-0234
TOYOTA MOTOR CREDIT		220 LADLEY AVENUE, WILKES BARRE, PA 18706			800-801-2055
TOYOTA MOTOR CREDIT CO		ADDRESS NOT AVAILABLE, ATLANTA GA 30309			914-695-2300
TOYOTA MTR		90 CRYSTAL RUN ROAD STE, MIDDLETOWN, NY 10740			
UCS/UNIVERSAL CARD SER		19001 S WESTERN AV, TORRANCE, CA 90501			
UNIVERSAL BANK, NA		PO BOX 44167, JACKSONVILLE, FL 32231			904-954-8788
UNIVL BK NA		8787 BAY PINES JA, JACKSONVILLE FL 32201			904-954-7500
WYN VICTORIA'S SECRE		8787 BAY PINE RD, JACKSONVILLE, FL 32256			
WYNN/EXPRES		220 W SCHROCK, WESTERVILLE OH 43081			800-888-3257
WYNN/VCTRIA		655 WEST 112TH ST, NORTHGLENN, CO 80234			614-523-0200
		220 W SCHROCK RD, WESTERVILLE, OH 43081			
M I S C E L L A N E O U S I N F O R M A T I O N					
Instant View Password					
Fannie User ID:					
To verify the authenticity of this credit report, please visit http://cds.meridianlink.com and click on the Instant View link. Enter report number 115795 and password 85-304ALASB to view the report. For any inquiries regarding this report or services provided by CREDIT DATA INFORMATION please contact us at 626-337-4949					
This PREVIEW report contains "Infile" information including all public records supplied by the repositories shown on page 1. Its content has not been verified and may contain duplicate and/or inaccurate information. It is not, until completed, a Residential Mortgage Credit Report as defined by FNMA, FHLMC, FHA/VA guidelines. Any questions regarding this information should be directed to the appropriate repository service center(s) listed below.					
EXPERIAN (XP)	TRANS UNION (TU)	BOUT FAX (BF)			
P O BOX 2002	2 BALDWIN PL	PO BOX 740241			
ALLEN, TX 75013	P O BOX 1000	ATLANTA, GA 30374			
(888) 397-3742	CHESTER, PA 19022	(800) 685-2111			
	(800) 888-4213				
*** END OF REPORT 8/10/2004 4:30 59 PM ***					
ECOA KEY B-BORROWER, C-CO-BORROWER, S-SHARED, J-JOINT, U-UNDESIGNATED, A-AUTHORIZED USER					

For reporting purposes only, this information is not a consumer's credit report. It is not a credit report as defined by FCRA, FDCIA, and other laws. The information is not to be used for any purpose other than for reporting purposes only. This information is not to be used for any purpose other than for reporting purposes only. This information is not to be used for any purpose other than for reporting purposes only.

As required by FCRA, 15 U.S.C. § 1681b-2(f)

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REDACTED

EXHIBIT B

Letter (129735277-003)
Monday, September 20, 2004

Information For Consumers

Received On: Thursday, September 16, 2004
Via: Mail
Initiated Because Of: Consumer
Printed On: Monday, September 20, 2004
Print Language: English
Paragraphs Added: #207 Documentation Unusable

Mailed To Consumer At: NOEMIA CARVALHO

Information For Internal Use Only

Created On: Monday, September 20, 2004
At: 3:11:00 am
By: REKHA ROBY (C5178)
At: Consumer Relations Global

REDACTED

*** 129735277-003 ***
P.O. BOX 2000
Chester, PA 19022-2000

SEPTEMBER 20, 2004

FILE NUMBER 129735277

NOEMIA CARVALHO

Thank you for contacting TransUnion. Our goal is to maintain complete and accurate information on consumer credit reports. We have provided the information below in response to your request.

Re: Dispute Status(CCS # [REDACTED] 4329)

We are unable to accept the documentation you sent. However, TransUnion will contact the source of the disputed information to advise them of your dispute. We will ask them to verify the accuracy of the reported information. When the investigation is completed, you will receive written response and/or a copy of your updated credit report to notify you of the results.

If you have any additional questions or concerns, please contact TransUnion at the address shown below, or visit us on the web at www.transunion.com for general information. When contacting our office, please provide your current file number 129735277.

P.O. BOX 2000
CHESTER, PA 19022-2000

PAGE 01

REDACTED

EXHIBIT C

Corrected Copy (129735277-004)
Wednesday, October 13, 2004

Information For Consumers

Number Of Files: 01
Initiated Because Of: Consumer
Completed On: Wednesday, October 13, 2004
Printed On: Thursday, October 14, 2004
Print Language: English
Sent Score: No

Mailed To Consumer At: NOEMIA ALVES CARVALHO

Copies Sent to:

Information For Internal Use Only

Created At: 8:35:00 am
By: ACDV3 CRS2 (CRS9REQ3)
At: Crum Lynne, PA

REDACTED

03 *** 129735277-004 *** YOUR TRANSUNION FILE NUMBER: 129735277
P.O. Box 2000 PAGE 1 OF 13
Chester, PA 19022 DATE THIS REPORT PRINTED: 10/13/2004

RETURN SERVICE REQUESTED SOCIAL SECURITY NUMBEP: XXX-XX-1135
BIRTH DATE: /1959
YOU HAVE BEEN IN OUR FILES SINCE: 07/1990
PHONE: 891-9028

CONSUMER REPORT FOR:

CARVALHO, NOEMIA. ALVES

FORMER ADDRESSES REPORTED:

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

ITEM	DESCRIPTION	RESULTS
CREDIT CONSULTING	4329	NEW INFORMATION BELOW

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. YOUR UPDATED CREDIT INFORMATION FOLLOWS.

SPECIAL NOTES: YOUR SOCIAL SECURITY NUMBER HAS BEEN MASKED FOR YOUR PROTECTION. YOU MAY REQUEST DISCLOSURE OF THE FULL NUMBER BY WRITING TO US AT THE ADDRESS FOUND AT THE END OF THIS REPORT. ALSO, ANY ITEM ON YOUR CREDIT REPORT THAT BEGINS WITH 'MED1' INDICATES MEDICAL INFORMATION. THE DATA FOLLOWING THIS WORD IS NOT DISPLAYED TO ANYONE BUT YOU EXCEPT WHERE PERMITTED BY LAW.

YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

REDACTED

REPORT ON CARVALHO, NOEMIA, ALVES PAGE 2 OF 13
SOCIAL SECURITY NUMBER: XXX-XX-1135 TRANSUNION FILE NUMBER: 129735277

<COLLECTION RECORD<

CREDIT CONSULTING PH#: (831) 424-0606
201 JOHN ST STE E, SALINAS, CA 93901-3345

ACCT# 4329

OPEN ACCOUNT

ACCT INFO DISPUTED BY CONSUMR

UPDATED	10/2004	BALANCE:	\$118	INDIVIDUAL ACCOUNT
PLACED	08/2003	MOST OWED:	\$118	MED1 BAYSIDE MEDICAL GROUP INC
		>PAST DUE:	\$118<	

>STATUS AS OF 10/2004: COLLECTION ACCOUNT<

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

REDACTED

REPORT ON CARVALHO, NOEMIA, ALVES
SOCIAL SECURITY NUMBER: XXX-XX-1135

PAGE 3 OF 13
TRANSUNION FILE NUMBER: 129735277

REDACTED

REPORT ON CARVALHO, NOEMIA, ALVES
SOCIAL SECURITY NUMBER: XXX-XX-1135

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TRANSUNION FILE NUMBER: 129735277

REDACTED

REPORT ON CARVALHO, NOEMIA, ALVES
SOCIAL SECURITY NUMBER: XXX-XX-1135

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REDACTED

REPORT ON CARVALHO, NOEMIA ALVES
SOCIAL SECURITY NUMBER: XXX-XX-1135

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REDACTED

REPORT ON CARVALHO, NOEMIA, ALVES
SOCIAL SECURITY NUMBER: XXX-XX-1135

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REDACTED

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REPORT ON CARVALHO, NOEMIA. ALVES
SOCIAL SECURITY NUMBER: XXX-XX-1135

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REPORT ON CARVALHO, NOEMIA, ALVES
 SOCIAL SECURITY NUMBER: XXX-XX-1135

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 TRANSUNION FILE NUMBER: 129735277

THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR INQUIRIES
 REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS.

SUBSCRIBER NAME	INQUIRY TYPE	DATE
FIRST USA NA	INDIVIDUAL	08/17/2004
THREE CHRISTINA, WILMINGTON, DE 19801 PH#: NOT AVAILABLE		
230 HSBC MORTGAGE VIA HSBC MORTGAGE CORP (USA)	INDIVIDUAL	08/12/2004
2929 WALDEN AVE. DEPEW, NY 14043 PH#: NOT AVAILABLE		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
WISE INVESTMENTS -2 VIA CREDIT DATA INFORMATION	INDIVIDUAL	08/10/2004
16021 EAST ARROW H, IRWINDALE, CA 91706 PH#: (626) 337-4949		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
CHASE MANHATTAN BANK	INDIVIDUAL	01/11/2004
4915 INDEPENDENCE, TAMPA, FL 33634 PH#: NOT AVAILABLE		
CMMC/WHSL UDRWTG/SAN VIA FAC/REP MTG	INDIVIDUAL	05/27/2003
12395 FIRST AMERIC, POWAY, CA 92064 PH#: (800) 637-2422		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
WISE INVESTMENTS -2 VIA CREDIT DATA INFORMATION	INDIVIDUAL	05/20/2003
16021 EAST ARROW H, IRWINDALE, CA 91706 PH#: (626) 337-4949		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
CITIMORTGAGE INC VIA EQUIFAX MORTGAGE SERVICE	PARTICIPANT	01/31/2003
1600 PEACHTREE ST, ATLANTA, GA 30309 PH#: (800) 333-0037		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		
CITIBANK N A	JOINT	01/30/2003
1000 TECHNOLOGY DR, O'FALLON, MO 63304 PH#: (636) 261-1504		
WISE INVESTMENTS - 2 VIA CREDIT DATA INFORMATION	INDIVIDUAL	01/13/2003
16021 E. ARROW HWY, IRWINDALE, CA 91706 PH#: (626) 337-4949		
PERMISSIBLE PURPOSE = CREDIT TRANSACTION		

THE COMPANIES LISTED BELOW RECEIVED YOUR NAME, ADDRESS AND OTHER LIMITED
 INFORMATION ABOUT YOU SO THEY COULD MAKE A FIRM OFFER OF CREDIT OR INSURANCE.
 THEY DID NOT RECEIVE YOUR FULL CREDIT REPORT. THESE INQUIRIES ARE NOT SEEN BY
 ANYONE BUT YOU AND THEY DO NOT AFFECT YOUR CREDIT SCORE.

SUBSCRIBER NAME	DATE
FIRST USA	12/2003
800 BROOKSEGE BLVD, WESTERVILLE, OH 43081-2822 PH#: NOT AVAILABLE	
CITIFINANCIAL	01/2004
POB 499, HANOVER, MD 21076 PH#: (800) 352-6070	
AIG	01/2004
505 CARR RD, WILMINGTON, DE 19809-2800 PH#: NOT AVAILABLE	
FIRST USA	02/2004
800 BROOKSEGE BLVD, WESTERVILLE, OH 43081-2822 PH#: NOT AVAILABLE	
GENWORTH FINANCIAL	02/2004
6620 WEST BROAD ST BLDG 4, RICHMOND, VA 23230 PH#: NOT AVAILABLE	

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REPORT ON CARVALHO, NOEMIA, ALVES
SOCIAL SECURITY NUMBER: XXX-XX-1135

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CAPITAL ONE SERVICES	03/2004
15000 CAPITAL ONE DR, RICHMOND, VA 23238-1119	PH#: (800) 955-7070
CAPITAL ONE SERVICES	04/2004
15000 CAPITAL ONE DR, RICHMOND, VA 23238-1119	PH#: (800) 955-7070
GENWORTH FINANCIAL	04/2004
6620 WEST BROAD ST BLDG 4, RICHMOND, VA 23230	PH#: NOT AVAILABLE
FIRST USA	04/2004
800 BROOKSEGE BLVD, WESTERVILLE, OH 43081-2822	PH#: NOT AVAILABLE
GENWORTH FINANCIAL	05/2004
6620 WEST BROAD ST BLDG 4, RICHMOND, VA 23230	PH#: NOT AVAILABLE
CAPITAL ONE SERVICES	05/2004
15000 CAPITAL ONE DR, RICHMOND, VA 23238-1119	PH#: (800) 955-7070
HOME ELECTRONICS SALES &	05/2004
1000 MACARTHUR BV, MAHWAH, NJ 07430	PH#: (800) 808-6950
FIRST USA	06/2004
800 BROOKSEGE BLVD, WESTERVILLE, OH 43081-2822	PH#: NOT AVAILABLE

THE COMPANIES LISTED BELOW OBTAINED INFORMATION FROM YOUR CONSUMER REPORT FOR THE PURPOSE OF AN ACCOUNT REVIEW OR OTHER BUSINESS TRANSACTION WITH YOU. THESE INQUIRIES ARE NOT DISPLAYED TO ANYONE BUT YOU AND WILL NOT AFFECT ANY CREDITOR'S DECISION OR ANY SCORE (EXCEPT INSURANCE COMPANIES MAY HAVE ACCESS TO OTHER INSURANCE COMPANY INQUIRIES, WHERE PERMITTED BY LAW).

SUBSCRIBER NAME	DATE
CITIBANK NA	10/2002
PO BOX 6241, SIOUX FALLS, SD 57117-6241	PH#: NOT AVAILABLE
FLEET CC	10/2002
300 N WAKEFIELD DR, NEWARK, DE 19702-5419	PH#: (302) 791-4400
DISCOVER FINCL SVC LLC	11/2002
PO BOX 15316, WILMINGTON, DE 19850-5316	PH#: (800) 347-2683
CITIBANK NA	11/2002
PO BOX 6241, SIOUX FALLS, SD 57117-6241	PH#: NOT AVAILABLE
FLEET CC	11/2002
300 N WAKEFIELD DR, NEWARK, DE 19702-5419	PH#: (302) 791-4400
CITIBANK NA	12/2002
PO BOX 6241, SIOUX FALLS, SD 57117-6241	PH#: NOT AVAILABLE
FLEET CC	12/2002
300 N WAKEFIELD DR, NEWARK, DE 19702-5419	PH#: (302) 791-4400
CITIBANK NA	01/2003
PO BOX 6241, SIOUX FALLS, SD 57117-6241	PH#: NOT AVAILABLE
FLEET CC	01/2003
300 N WAKEFIELD DR, NEWARK, DE 19702-5419	PH#: (302) 791-4400
DISCOVER FINCL SVC LLC	02/2003
PO BOX 15316, WILMINGTON, DE 19850-5316	PH#: (800) 347-2683
CITIBANK NA	02/2003
PO BOX 6241, SIOUX FALLS, SD 57117-6241	PH#: NOT AVAILABLE
FLEET CC	02/2003
300 N WAKEFIELD DR, NEWARK, DE 19702-5419	PH#: (302) 791-4400
LOAN WORKS PASADENA CA	02/2003
155 N LAKE AVE, PASADENA, CA 91101-5615	PH#: (626) 535-7284
CITIBANK NA	03/2003
PO BOX 6241, SIOUX FALLS, SD 57117-6241	PH#: NOT AVAILABLE
FLEET CC	03/2003
300 N WAKEFIELD DR, NEWARK, DE 19702-5419	PH#: (302) 791-4400

REPORT ON CARVALHO, NOEMIA, ALVES
SOCIAL SECURITY NUMBER: XXX-XX-1135

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TRANSUNION FILE NUMBER: 129735277

SUBSCRIBER NAME	DATE
CITIBANK NA	04/2003
PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE	
FLEET CC	04/2003
300 N WAKEFIELD DR, NEWARK, DE 19702-5419 PH#: (302) 791-4400	
FLEET CC	05/2003
300 N WAKEFIELD DR, NEWARK, DE 19702-5419 PH#: (302) 791-4400	
LOAN WORKS PASADENA CA	05/2003
155 N LAKE AVE, PASADENA, CA 91101-5615 PH#: (626) 535-7284	
FLEET CC	06/2003
300 N WAKEFIELD DR, NEWARK, DE 19702-5419 PH#: (302) 791-4400	
FLEET CC	08/2003
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
FLEET CC	09/2003
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
FLEET CC	10/2003
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
FLEET CC	11/2003
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
FLEET CC	12/2003
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
FLEET CC	01/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
FLEET CC	02/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
FLEET CC	03/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
FLEET CC	04/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
FLEET CC	05/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
FLEET CC	06/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
FLEET CC	07/2004
300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400	
DISCOVER FINCL SVC LLC	08/2004
2500 LAKE COOK RD, RIVERWOODS, IL 60015-3851 PH#: NOT AVAILABLE	
SEARS/CBSD	09/2004
8725 W SAHARA AVE, MC02-02-03, THE LAKES, NV 89163-7802 PH#: NOT AVAILABLE	

REPORT ON CARVALHO, NOEMIA, ALVES
SOCIAL SECURITY NUMBER: XXX-XX-1135

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TRANSUNION FILE NUMBER: 129735277

IF OUR INVESTIGATION HAS NOT RESOLVED YOUR DISPUTE, YOU MAY ADD A 100 WORD CONSUMER STATEMENT TO YOUR REPORT. IF YOU PROVIDE A CONSUMER STATEMENT THAT CONTAINS MEDICAL INFORMATION RELATED TO SERVICE PROVIDERS OR MEDICAL PROCEDURES, THEN YOU EXPRESSLY CONSENT TO TRANSUNION INCLUDING THIS INFORMATION IN EVERY CREDIT REPORT WE ISSUE ABOUT YOU.

IF THERE HAS BEEN A CHANGE IN YOUR CREDIT HISTORY RESULTING FROM OUR INVESTIGATION, OR IF YOU ADD A CONSUMER STATEMENT, YOU MAY REQUEST THAT TRANSUNION SEND AN UPDATED REPORT TO THOSE WHO RECEIVED YOUR REPORT WITHIN THE LAST TWO YEARS FOR EMPLOYMENT PURPOSES, OR WITHIN THE LAST ONE YEAR FOR ANY OTHER PURPOSE.

IF INTERESTED, YOU MAY ALSO REQUEST A DESCRIPTION OF HOW THE INVESTIGATION WAS CONDUCTED ALONG WITH THE NAME, ADDRESS AND TELEPHONE NUMBER OF ANYONE WE CONTACTED FOR INFORMATION.

IF YOU WOULD LIKE TO CONTACT TRANSUNION, YOU MAY DO SO.

BY MAIL:
TransUnion Consumer Relations
P.O. Box 2000
Chesapeake, PA 19022-2000

BY PHONE:
1-800-916-8800
OUR BUSINESS HOURS IN YOUR TIME ZONE ARE:
8:30 A.M. TO 4:30 P.M., MONDAY-FRIDAY, EXCEPT MAJOR HOLIDAYS.
PLEASE HAVE YOUR TRANSUNION FILE NUMBER LOCATED AT THE TOP OF THIS PAGE AVAILABLE.

EXHIBIT D

Dispute Activity Master Record (136465245-002)
Monday, April 11, 2005

Information For Consumers

Received On: Tuesday, April 5, 2005
Via: Mail
Initiated Because Of: Consumer

Current Status: Request completed, credit report
updated

Information For Internal Use Only

Initially Entered On: Monday, April 11, 2005
At: 12:19:00 pm
By: Unknown user (C5089)
At: Consumer Relations Global

C5084

Noemia Carvalho

April 1, 2005

**Equifax Information Services
P.O. Box 740241
Atlanta, GA 30374**

**Experian
P.O. Box 2002
Allen, TX 75013**

APR 05 2005

**Trans Union
P.O. Box 34012
Fullerton, CA 92834**

**Social Security No. 1135
Date of Birth: 1959
Accounts Disputed: Credit Consulting Services Acct. No. 4329**

Dear Sir or Madam:

I am in receipt of verified consumer reports containing the above account. Please provide me a description of how this item was verified.

Also, please make sure that my consumer statement is placed in such a way that anyone reviewing my credit report will note that:

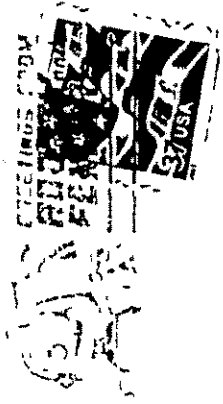
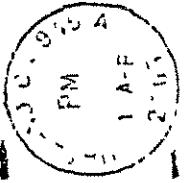
I dispute the above Credit Consulting Services Acct. No. 4329 on my Credit Report. These bills arose out of the medical treatment I was covered for by Blue Cross of California. For some reason that is unknown to me, they did not pay these medical bills

Very truly yours,


Noemia Carvalho

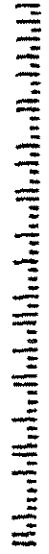
REDACTED

Noemia Carvalho



Trans Union
P O Box 34012
Fullerton, CA 92834

92834+3412



REDACTED

EXHIBIT E

Corrected Copy (136465245-003)
Tuesday, May 3, 2005

Information For Consumers

Number Of Files: 01
Initiated Because Of: Consumer
Completed On: Tuesday, May 3, 2005
Printed On: Tuesday, May 3, 2005
Print Language: English
Sent Score: No

Mailed To Consumer At: NOEMIA ALVES CARVALHO

Copies Sent to:

Information For Internal Use Only

Created At: 5:11:00 am
By: ACDV3 CRS2 (CRS9REQ3)
At: Crum Lynne, PA

REDACTED



05/03/2005

TransUnion.

NOEMIA ALVES CARVALHO

Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

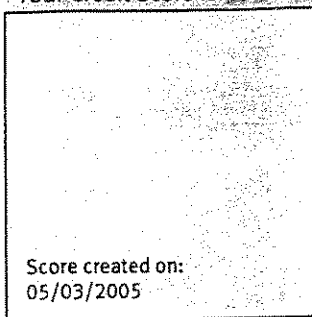
ITEM	DESCRIPTION	RESULTS
CREDIT CONSULTING	4329	VERIFIED, NO CHANGE
CONSUMER STATEMENT		NEW INFORMATION BELOW

Any corrections to your identification requested by you have been made, and are included in the following credit report.

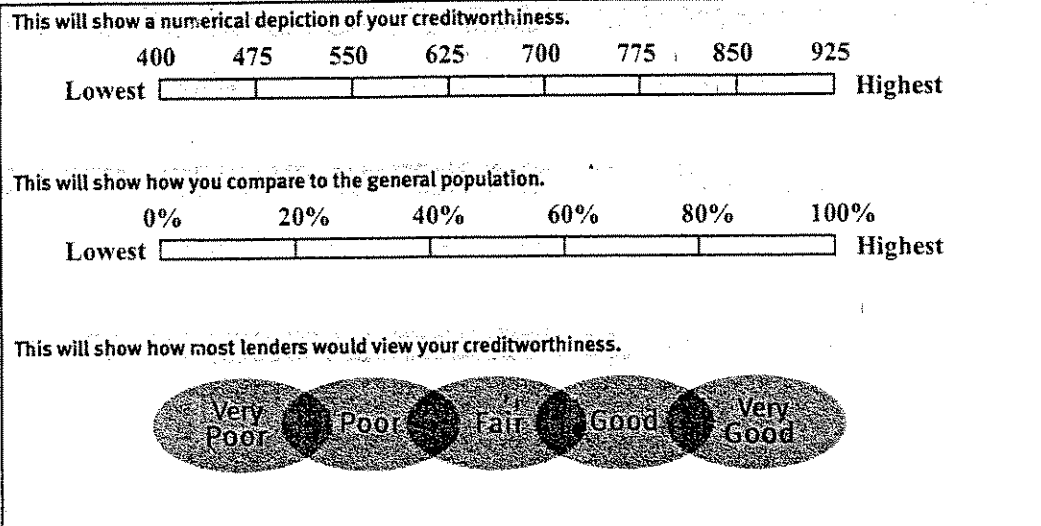
REDACTED

NOEMIA ALVES CARVALHO

Your Credit Score is:



Score created on:
05/03/2005



About Your TransUnion Personal Credit Score

Your TransUnion Personal Credit Score is displayed above. Your credit score is a snapshot of the contents of your credit report on the day the score was calculated. Using objective, impartial formulas to translate the contents of your credit report into a 3-digit score enables lenders to evaluate your application for credit in a faster, fairer and more consistent manner. Remember, we constantly update the information contained in your credit report, so your TransUnion Personal Credit Score only represents the score a lender would receive if they requested it today.

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$5.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

Answers About Credit Scores

• How are credit scores used?

A credit score is just one of several factors a company will usually use to decide whether to extend credit, give insurance coverage or provide financial services to you. A variety of other factors will always be considered, such as length of employment, income or previous experience with you. Depending on what you are applying for, different companies give different weights to each of these factors. By using a credit score, they can evaluate your application faster, fairer and more consistently.

• How can I improve my credit score?

A credit score is a snapshot of the contents of your credit report at the time it was calculated. The first step in improving your score is to review your credit report to ensure it is accurate. Long-term, responsible credit behavior is the most effective way to improve future scores. Pay bills on time, lower balances and use credit wisely to improve your score over time.

• How do inquiries affect my credit score?

Only regular inquiries affect your credit score; and typically they have only a small impact. Delinquencies, balances owed, and the length of time you have used credit are all more important. Also, if inquiries actually did affect your score, we will specifically inform you of this. Inquiries have a greater impact if you have a limited credit history.

Additional Information:

The TransUnion Personal Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. The scoring model used for this Score Analysis is not necessarily the same scoring model that may be used by a lender, and the resulting credit score may not be identical in every respect to any consumer credit score produced by any other company. Any credit information that has not yet been reported to TransUnion will not be reflected in your consumer disclosure or score. Also, some items disputed directly with creditors are not incorporated in the assessment of your credit score.

See your 3-in-1 Credit Report!

Plus, you can see all 3 of your credit scores side-by-side. Quick & secure. See the full story instantly!

Get your score: www.truecredit.com/score

Protect yourself from ID theft

Last year, 9.9 million people became victims of identity theft. Protect yourself, it's easy. We'll email you when your credit changes!

Sign up now: www.truecredit.com/protect

Consumer Credit Report for NOEMIA ALVES CARVALHO

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Satisfactory Accounts

The following accounts are reported with no adverse information. (Note: The account # may be scrambled by the creditor for your protection).

REDACTED



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Regular Inquiries

The following companies have received your credit report. Their inquiries remain on your credit report for two years.

PARK PLACE CAPITAL C VIA CIS WEST

PO BOX 5000
FLANDERS, NJ 07836
(973) 927-0225

Requested On: 04/11/2005 Inquiry Type: INDIVIDUAL
Permissible Purpose: CREDIT TRANSACTION

230 HSBC MORTGAGE VIA HSBC MORTGAGE CORP (USA)

2929 WALDEN AVE
DEPEW, NY 14043
Phone number not available

Requested On: 08/12/2004 Inquiry Type: INDIVIDUAL
Permissible Purpose: CREDIT TRANSACTION

CHASE MANHATTAN BANK

4915 INDEPENDENCE
TAMPA, FL 33634
Phone number not available

Requested On: 01/11/2004 Inquiry Type: INDIVIDUAL

FIRST USA NA

THREE CHRISTINA
201 N. WALNUT ST
WILMINGTON, DE 19801
Phone number not available

Requested On: 08/17/2004 Inquiry Type: INDIVIDUAL

WISE INVESTMENTS -2 VIA CREDIT DATA INFORMATION

16021 EAST ARROW H
UNIT E
IRWINDALE, CA 91706
(626) 337-4949

Requested On: 08/10/2004 Inquiry Type: INDIVIDUAL
Permissible Purpose: CREDIT TRANSACTION

CMMC/WHSL UDRWTG/SAN VIA FAC/REP MTG

12395 FIRST AMERIC
POWAY, CA 92064
(800) 637-2422

Requested On: 05/27/2003 Inquiry Type: INDIVIDUAL
Permissible Purpose: CREDIT TRANSACTION

REDACTED

Consumer Credit Report for NOEMIA ALVES CARVALHO

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WISE INVESTMENTS -2 VIA CREDIT DATA INFORMATION

16021 EAST ARROW H
 UNIT E
 IRWINDALE, CA 91706
 (626) 337-4949

Requested On: 05/20/2003 Inquiry Type: INDIVIDUAL

Permissible Purpose: CREDIT TRANSACTION

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

BANK OF AMERICA MBNA Requested On: 11/2004

PO BOX 17054
 WILMINGTON, DE 19884
 (800) 421-2110

GENWORTH FINANCIAL Requested On: 10/2004

6620 WEST BROAD ST BLDG 4
 RICHMOND, VA 23230
 Phone number not available

CAPITAL ONE SERVICES Requested On: 08/2004

15000 CAPITAL ONE DR
 RICHMOND, VA 23238-1119
 (800) 955-7070

GENWORTH FINANCIAL Requested On: 08/2004

6620 WEST BROAD ST BLDG 4
 RICHMOND, VA 23230
 Phone number not available

GENWORTH FINANCIAL Requested On: 07/2004

6620 WEST BROAD ST BLDG 4
 RICHMOND, VA 23230
 Phone number not available

20TH CENTURY INSURANCE Requested On: 05/2004

21900 BURBANK BLVD
 WOODLAND HLS, CA 91367-6469
 Phone number not available

GENWORTH FINANCIAL Requested On: 05/2004

6620 WEST BROAD ST BLDG 4
 RICHMOND, VA 23230
 Phone number not available

CAPITAL ONE SERVICES Requested On: 04/2004

15000 CAPITAL ONE DR
 RICHMOND, VA 23238-1119
 (800) 955-7070

GENWORTH FINANCIAL Requested On: 04/2004

6620 WEST BROAD ST BLDG 4
 RICHMOND, VA 23230
 Phone number not available

GENWORTH FINANCIAL Requested On: 02/2004

6620 WEST BROAD ST BLDG 4
 RICHMOND, VA 23230
 Phone number not available

GENWORTH FINANCIAL Requested On: 11/2004

6620 WEST BROAD ST BLDG 4
 RICHMOND, VA 23230
 Phone number not available

CAPITAL ONE SERVICES Requested On: 09/2004

15000 CAPITAL ONE DR
 RICHMOND, VA 23238-1119
 (800) 955-7070

CITIFINANCIAL Requested On: 08/2004

POB 499
 HANOVER, MD 21076
 (800) 352-6070

AIG Requested On: 07/2004

505 CARR RD
 WILMINGTON, DE 19809-2800
 Phone number not available

FIRST USA Requested On: 06/2004

800 BROOKSEGE BLVD
 WESTERVILLE, OH 43081-2822
 Phone number not available

CAPITAL ONE SERVICES Requested On: 05/2004

15000 CAPITAL ONE DR
 RICHMOND, VA 23238-1119
 (800) 955-7070

HOME ELECTRONICS SALES & Requested On: 05/2004

1000 MACARTHUR BV
 MAHWAH, NJ 07430
 (800) 808-6950

FIRST USA Requested On: 04/2004

800 BROOKSEGE BLVD
 WESTERVILLE, OH 43081-2822
 Phone number not available

AIG Requested On: 03/2004

505 CARR RD
 WILMINGTON, DE 19809-2800
 Phone number not available

AIG Requested On: 01/2004

505 CARR RD
 WILMINGTON, DE 19809-2800
 Phone number not available



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Account Review Inquiries

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any score (except insurance companies may have access to other insurance company inquiries, where permitted by law).

SEARS/CBSD

8725 W SAHARA AVE
MC02-02-03
THE LAKES, NV 89163-7802
Phone number not available
Requested On: 04/2005

DISCOVER FINCL SVC LLC

2500 LAKE COOK RD
RIVERWOODS, IL 60015-3851
Phone number not available
Requested On: 03/2005

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 10/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 09/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 07/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 06/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 05/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 04/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 03/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 02/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 01/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 12/2003

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 11/2003

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 10/2003

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 09/2003

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400
Requested On: 08/2003

FLEET CC

300 N WAKEFIELD DR
NEWARK, DE 19702-5419
(302) 791-4400
Requested On: 06/2003

FLEET CC

300 N WAKEFIELD DR
NEWARK, DE 19702-5419
(302) 791-4400
Requested On: 05/2003

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LOAN WORKS PASADENA CA

155 N LAKE AVE
PASADENA, CA 91101-5615
(626) 535-7284
Requested On: 05/2003

CITIBANK NA

PO BOX 6241
SIOUX FALLS, SD 57117-6241
Phone number not available
Requested On: 04/2003

FLEET CC

300 N WAKEFIELD DR
NEWARK, DE 19702-5419
(302) 791-4400
Requested On: 04/2003

Consumer Statement

I DISPUTE THE ABOVE CREDIT CONSULTING SERVICES ACCT NO 1834329 ON MY CREDIT REPORT.THESE BILLS AROSE OUT OF THE MEDICAL TREATMENT I WAS COVERED FOR BY BLUE CROSS OF CALIFORNIA. FOR SOME REASON THAT IS UNKNOWN TO ME,THEY DID NOT PAY THESE MEDICAL BILLS
(Note: This statement has no expiration date.)

Should you wish to contact TransUnion, you may do so,

At our web site:
<http://transunion.com>

By Mail:
TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

By Phone:
1-800-916-8800
You may contact us between the hours of 8:00 a.m. and 8:00 p.m. Eastern Time, Monday through Friday, except major holidays. **Residents of Alaska and Hawaii please note: Hours of operation are 8:30 a.m. to 4:30 p.m. in your local time zone.**

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Summary of Rights

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, the consumer reporting agency is not required to remove accurate derogatory information from your file unless it is outdated (as described below) or cannot be verified. A consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT, CONTINUED...

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.

Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

California Residents

You have the right to obtain a copy of your credit file from a consumer reporting agency. You also have the right to receive a credit score developed by the reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8) for the credit file, and a reasonable fee for the credit score. There is no fee for the credit file, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer reporting agency must provide someone to help you interpret the information in your credit file.

You have the right to dispute inaccurate information by contacting the consumer reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer reporting agency in writing that you dispute the accuracy of the information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. This record shall include the recipients of any consumer report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have the right to place a security alert in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent and that recipients of your credit report are advised, but not required, to verify your identity prior to issuing credit. The security alert may prevent credit, loans, and services from being approved in your name without your consent. The security alert may delay or interfere with the timely approval of any subsequent request or application you make that involves access to your credit information such as a new loan, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, and an extension of credit at point of sale. The security alert will remain on your credit report for 12 months. You have the right to obtain a free copy of your credit report every 90 days while the security alert is in effect. A security alert may be requested by calling 800 680-7289 or it may be requested in writing by sending a request to TransUnion Security Alert, Post Office Box 6790, Fullerton, CA 92634.

You have the right to place a security freeze on your credit report, which will prohibit a consumer credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing. A security freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make that involves access to your credit report such as a new loan, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, and an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identifier to use if you choose to remove the freeze or authorize the release of your credit report. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identifier
2. Proper identification to verify your identity
3. The period of time for which your credit report shall be available and, if you choose, the proper information regarding the third party who is to receive your credit report

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

A consumer credit reporting agency may charge a reasonable fee to a consumer who elects to freeze, remove the freeze, or temporarily lift the freeze regarding access to a consumer credit report unless the consumer is a victim of identity theft who has submitted the appropriate substantiating proof to the consumer credit reporting agency.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

1. You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as a result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.
2. Beginning July 1, 2003 you have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.

EXHIBIT F

Dispute Activity Master Record (136465245-005)
Friday, June 10, 2005

Information For Consumers

Received On: Thursday, June 9, 2005
Via: Mail
Initiated Because Of: Consumer

Current Status: Request Canceled

Information For Internal Use Only

Initially Entered On: Friday, June 10, 2005
At: 5:19:00 am
By: SUJITH SUVARNA (C3644)
At: Consumer Relations Global

C3644

Noemia Carvalho

JUN 09 2005

June 3, 2005

Equifax Information Services
P.O. Box 740241
Atlanta, GA 30374

Experian
P.O. Box 2002
Allen, TX 75013

Trans Union
P.O. Box 34012
Fullerton, CA 92834

Social Security No. 1135
Date of Birth: 1959
Accounts Disputed: Credit Consulting Services Acct. No. 4329

Dear Sir or Madam:

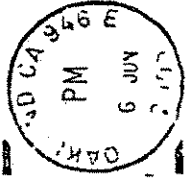
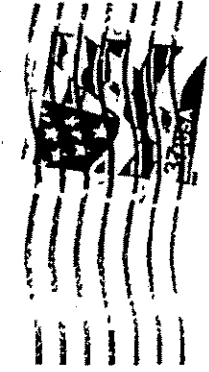
I have learned that the above referenced bill may have been paid if Credit Consulting Service's Assignor Bayside Medical Group had timely and properly submitted my bill to Blue Shield. I therefore renew my dispute on this basis.

Please timely initiate a reinvestigation of this matter and provide me a description of how this item was verified.

Very truly yours,


Noemia Carvalho

REDACTED



Trans Union
P O Box 34012
Fullerton, CA 92834



33424-3412

Noemia Carralho

REDACTED

EXHIBIT G

Letter (136465245-006)
Friday, June 10, 2005

Information For Consumers

Received On: Thursday, June 9, 2005
Via: Mail
Initiated Because Of: Consumer
Printed On: Friday, June 10, 2005
Print Language: English
Paragraphs Added: #215 Previous Verification
Correct (System Generated)

Mailed To Consumer At: NOEMIA ALVES CARVALHO

Information For Internal Use Only

Created On: Friday, June 10, 2005
At: 5:19:00 am
By: SUJITH SUVARNA (C3644)
At: Consumer Relations Global

REDACTED

*** 136465245-006 ***
P.O. BOX 2000
Chester, PA 19022-2000

JUNE 10, 2005

FILE NUMBER 136465245

NOEMIA ALVES CARVALHO

Thank you for contacting TransUnion. Our goal is to maintain complete and accurate information on consumer credit reports. We have provided the information below in response to your request.

Re: Dispute Status

Our records show that your creditor(s) previously verified as accurate the items that are listed below. Therefore, under the Fair Credit Reporting Act, we consider this dispute frivolous and we will not reinvestigate the item(s) unless you can provide court papers or a recent, authentic letter from the creditor(s) that explains what information should be updated.

If you disagree with the results of your dispute, you may add a consumer statement of 100 words or less to your credit report or you may contact the creditor directly. If you provide a consumer statement that contains medical information, then you expressly consent to TransUnion including this information in every credit report we issue about you.

The names and addresses are listed below:

CREDIT CONSULTING
ACCT # 4329
201 JOHN ST STE E
SALINAS, CA 93901
(831) 424-0606

If you have any additional questions or concerns, please contact TransUnion at the address shown below, or visit us on the web at www.transunion.com for general information. When contacting our office, please provide your current file number 136465245.

P.O. BOX 2000
CHESTER, PA 19022-2000

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REDACTED

EXHIBIT H

Dispute Activity Master Record (151371595-004)
Thursday, February 16, 2006

Information For Consumers

Received On: Tuesday, February 14, 2006
Via: Mail
Initiated Because Of: Consumer

Current Status: Request completed, credit report
updated

Information For Internal Use Only

Initially Entered On: Thursday, February 16, 2006
At: 4:28:00 pm
By: Unknown user (C4198)
At: Fullerton, CA

51371595

Law Offices of Ron Bochner
72 N. Fifth Street, Suite 15
P.O. Box 90566
San Jose, California 95109
510-272-0998



February 9, 2006

Trans Union
P.O. Box 34012
Fullerton, CA 92834

Re: Noemia Carvalho
Social Security No. 1135
Date of Birth: 1959
Accounts Disputed: Credit Consulting Services Acct. No. [REDACTED]4329 ("CCS")

Dear Sir/Madam:

I represent Ms. Carvalho regarding the above account and enclose an authorization so showing.

For several years now, Ms. Carvalho has been challenging the referenced entry on her credit report. The problem with the entry is that CCS entry is improper.

The CCS account is an assigned account from Bayside Medical Group, Inc. ("Bayside"). As I am sure you are aware, an assignment takes with it all defects in the right assigned. It appears that Bayside failed to timely and properly request payment from Blue Cross of California, instead improperly seeking payment from Blue Shield and then was informed its request for payment was too late. It appears likely that this failure extends to a substantial class of at least Bayside's patients.

On many occasions (I would estimate at least six), Ms. Carvalho has contacted Bayside, CCS and the each credit reporting agencies. CCS has verified the accuracy of the entry, despite the clear evidence it is wrong. Ms. Carvalho's credit score has suffered due to this entry and caused her home to be refinanced at a rate higher than necessary due to its inclusion. Moreover, Ms. Carvalho has suffered for several years due to this entry.

Under both the Fair and Accurate Transactions Act and the California Consumer Credit Reporting Act, Ms. Carvalho is entitled to damage both for the increased payments she will have to pay on the life of her loan and for her emotional distress. Therefore, Ms. Carvalho is demanding that (1) this entry be removed from her credit report and (2) she be paid \$25,000.00,

REDACTED

Letter to Trans Union
Page Two
February 9, 2006

plus attorney's fees to compensate her for her damages.

Please take this as a request to reinvestigate and respond in full within 30 days.

Very truly yours,



Ron Bochner

RB

encl.

AUTHORIZATION

Pursuant to Title 10 of the California Code of Regulations:

I authorize the RON BOCHNER, Esq., 440 Grand Ave., Suite 360, Oakland, CA 94610 510-272-0998 to handle my claim regarding improper items on my credit report(s) and improper furnishing of financial information to credit reporting agencies. Any and all prior authorizations are hereby revoked by the undersigned as of the date of this authorization. This authorization is valid for one year from the date signed unless renewed or revoked.

All communications and responses regarding my claim are to be directed solely to my attorneys within the term limits mandated by Section 2695.5(g).

Pursuant to Section 2695.5(a), all benefits, coverage, time limits or other provisions of any insurance policy issued that may apply to this claim are requested.

DATED:

9/7/2004

Noemia Alves Carvalho
Noemia Carvalho

Ron Bochner, Esq.
72 N. Fifth St., Suite 15
P.O. Box 90566
San Jose, California 95109

SAN JOSE CA 951

10 FEB 2006 PM 7 T



Trans Union
P.O. Box 34012
Fullerton, CA 92834

92834+3412

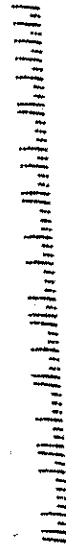


EXHIBIT I

Letter (151371595-007)
Monday, February 20, 2006

Information For Consumers

Received On: Monday, February 20, 2006
Via: Telephone
Initiated Because Of: Consumer
Printed On: Canceled print on Monday,
February 20, 2006
Print Language: English
Paragraphs Added: #407 Credit Report Enclosed

Mailed To 3rd Party At: RON BOCHNER
90566 POB 90566
SAN JOSE, CA 95109

Information For Internal Use Only

Created On: Monday, February 20, 2006
At: 1:10:00 pm
By: Unknown user (C4198)
At: Fullerton, CA

Immediate Printed

By: Unknown user (C4198)
At: Fullerton, CA
On: Monday, February 20, 2006
At: 1:10:00 pm

*** 151371595-007 ***
POB 34012
Fullerton, CA 92834-5207

FEBRUARY 20, 2006

FILE NUMBER 151371595

RON BOCHNER
POB 90566
SAN JOSE, CA 95109

Re: NOEMIA ALVES CARVALHO, File 151371595

Thank you for contacting TransUnion. Our goal is to maintain complete and accurate information on consumer credit reports. We have provided the information below in response to your request for the above-referenced consumer.

Re: Credit Report Request

Enclosed for your review is a copy of the above-referenced consumer's credit report.

If you have any additional questions or concerns, please contact TransUnion at the address shown below, or visit us on the web at www.transunion.com for general information. When contacting our office, please provide the above-referenced consumer's current file number 151371595.

POB 34012
FULLERTON, CA 92834-5207

Information For Consumers

Number Of Files: 01
Completed On: Monday, February 20, 2006
Printed On: Canceled print on Monday,
February 20, 2006
Print Language: English
Sent Score: No

Mailed To Consumer At: NOEMIA ALVES CARVALHO

Copies Sent to:

Information For Internal Use Only

Created At: 12:45:00 pm
By: CHARLES DAVIS (C4598)
At: Fullerton, CA

Immediate Printed

By: Unknown user (C4198)
At: Fullerton, CA
On: Monday, February 20, 2006
At: 1:10:00 pm

REDACTED



02/20/2006

TransUnion.

NOEMIA ALVES CARVALHO

Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
CREDIT CONSULTING	# 4329	VERIFIED, NO CHANGE

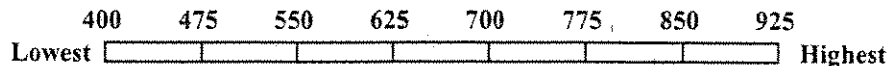
Any corrections to your identification requested by you have been made, and are included in the following credit report.

REDACTED

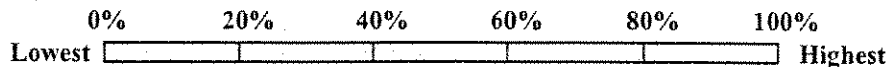
Your Credit Score is:

Score created on:
02/20/2006

This will show a numerical depiction of your creditworthiness.



This will show how you compare to the general population.



This will show how most lenders would view your creditworthiness.



About Your TransUnion Personal Credit Score

Your TransUnion Personal Credit Score is displayed above. Your credit score is a snapshot of the contents of your credit report on the day the score was calculated. Using objective, impartial formulas to translate the contents of your credit report into a 3-digit score enables lenders to evaluate your application for credit in a faster, fairer and more consistent manner. Remember, we constantly update the information contained in your credit report, so your TransUnion Personal Credit Score only represents the score a lender would receive if they requested it today.

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$5.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

Answers About Credit Scores

• How are credit scores used?

A credit score is just one of several factors a company will usually use to decide whether to extend credit, give insurance coverage or provide financial services to you. A variety of other factors will always be considered, such as length of employment, income or previous experience with you. Depending on what you are applying for, different companies give different weights to each of these factors. By using a credit score, they can evaluate your application faster, fairer and more consistently.

• How can I improve my credit score?

A credit score is a snapshot of the contents of your credit report at the time it was calculated. The first step in improving your score is to review your credit report to ensure it is accurate. Long-term, responsible credit behavior is the most effective way to improve future scores. Pay bills on time, lower balances and use credit wisely to improve your score over time.

• How do inquiries affect my credit score?

Only regular inquiries affect your credit score; and typically they have only a small impact. Delinquencies, balances owed, and the length of time you have used credit are all more important. Also, if inquiries actually did affect your score, we will specifically inform you of this. Inquiries have a greater impact if you have a limited credit history.

Additional Information:

The TransUnion Personal Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. The scoring model used for this Score Analysis is not necessarily the same scoring model that may be used by a lender, and the resulting credit score may not be identical in every respect to any consumer credit score produced by any other company. Any credit information that has not yet been reported to TransUnion will not be reflected in your consumer disclosure or score. Also, some items disputed directly with creditors are not incorporated in the assessment of your credit score.

See your 3-in-1 Credit Report!

Plus, you can see all 3 of your credit scores side-by-side. Quick & secure. See the full story instantly!

Get your score: www.truecredit.com/score

Protect yourself from ID theft

Last year, 9.9 million people became victims of identity theft. Protect yourself, it's easy. We'll email you when your credit changes!

Sign up now: www.truecredit.com/protect



File Number: 151371595
Page: 1 of 12
Date Issued: 02/20/2006

TransUnion.

Personal Information

Name: NOEMIA ALVES CARVALHO

SSN: XXX-XX-1135
Date of Birth: 1959
Telephone:

Your SSN is partially masked for your protection.

You have been on our files since 07/1990

CURRENT ADDRESS

Address:

Date Reported: 11/2002

PREVIOUS ADDRESS

Address:

Date Reported: 07/1996

Address:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

Adverse Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in brackets or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

CREDIT CONSULTING # 4329

201 JOHN ST STE E
SALINAS, CA 93901-3345
(831) 424-0606

Balance: \$118
Date Verified: 07/2005
Original Amount: \$118
Original Creditor: MED1 BAYSIDE MEDICAL GROUP INC
Past Due: \$118

Pay Status: COLLECTION ACCOUNT
Account Type: OPEN ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Closed: 10/2004

Loan Type: COLLECTION AGENCY/ATTORNEY

Remarks: PLACED FOR COLLECTION

Date placed for collection: 08/2003

Estimated date that this item will be removed: 10/2008

Satisfactory Accounts

The following accounts are reported with no adverse information. (Note: The account # may be scrambled by the creditor for your protection).

REDACTED

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REDACTED



Consumer Credit Report for NOEMIA ALVES CARVALHO

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TransUnion.

REDACTED

Consumer Credit Report for NOEMIA ALVES CARVALHO

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Date Issued:

02/20/2006

REDACTED

Consumer Credit Report for NOEMIA ALVES CARVALHO

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Date Issued:

02/20/2006

 TransUnion.

REDACTED

Consumer Credit Report for NOEMIA ALVES CARVALHO

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Date issued:

02/20/2006

REDACTED



Consumer Credit Report for NOEMIA ALVES CARVALHO

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TransUnion.

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REDACTED



Regular Inquiries

The following companies have received your credit report. Their inquiries remain on your credit report for two years.

WASHMTL/PROV

P O BOX 9007

PLEASANTON, CA 94566

Phone number not available

Requested On: 02/04/2006 Inquiry Type: INDIVIDUAL

GEMB/GAP

P O BOX 981400

EL PASO, TX 79998

Phone number not available

Requested On: 06/02/2005 Inquiry Type: INDIVIDUAL

PARK PLACE CAPITAL C VIA CIS WEST

PO BOX 5000

FLANDERS, NJ 07836

(973) 927-0225

Requested On: 04/11/2005 Inquiry Type: INDIVIDUAL

Permissible Purpose: CREDIT TRANSACTION

FIRST USA NA

THREE CHRISTINA

201 N. WALNUT ST

WILMINGTON, DE 19801

Phone number not available

Requested On: 08/17/2004 Inquiry Type: INDIVIDUAL

230 HSBC MORTGAGE VIA HSBC MORTGAGE CORP (USA)

2929 WALDEN AVE

DEPEW, NY 14043

Phone number not available

Requested On: 08/12/2004 Inquiry Type: INDIVIDUAL

Permissible Purpose: CREDIT TRANSACTION

WISE INVESTMENTS -2 VIA CREDIT DATA INFORMATION

16021 EAST ARROW H

UNIT E

IRWINDALE, CA 91706

(626) 337-4949

Requested On: 08/10/2004 Inquiry Type: INDIVIDUAL

Permissible Purpose: CREDIT TRANSACTION

Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

WASHMTL/PROV Requested On: 02/04/2006

Identifying information they provided:

NOEMIA CARVALHO

322 HANOVER AV

OAKLAND, CA 94606

REDACTED

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Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

MBNA AMERICA BANK NA PR Requested On: 10/2005

MBNA AMERICA BANK
WILMINGTON, DE 00000
(800) 421-2110

AMERICAN EXPRESS PROPERT Requested On: 09/2005

1400 LOMBARDI AVE
GREEN BAY, WI 54304-3922
Phone number not available

WASHMTL/PROV Requested On: 09/2005

P O BOX 9007
PLEASANTON, CA 94566
Phone number not available

BARCLAYS BANK DELAWARE Requested On: 08/2005

1007 NORTH ORANGE ST
WILMINGTON, DE 19801
Phone number not available

WASHMTL/PROV Requested On: 08/2005

P O BOX 9007
PLEASANTON, CA 94566
Phone number not available

AMERICAN EXPRESS PROPERT Requested On: 06/2005

1400 LOMBARDI AVE
GREEN BAY, WI 54304-3922
Phone number not available

FIRST USA Requested On: 06/2005

800 BROOKSEGE BLVD
WESTERVILLE, OH 43081-2822
Phone number not available

MERRICK BANK Requested On: 05/2005

10705 S JORDAN GATEWAY
SUITE 200
SOUTH JORDAN, UT 84095
Phone number not available

PROVIDIAN Requested On: 04/2005

POB 9007
PLEASANTON, CA 94566-4122
Phone number not available

20TH CENTURY INSURANCE Requested On: 03/2005

21900 BURBANK BLVD
WOODLAND HLS, CA 91367-6469
Phone number not available

PROVIDIAN Requested On: 03/2005

POB 9007
PLEASANTON, CA 94566-4122
Phone number not available

MBNA AMERICA BANK NA PR Requested On: 02/2005

MBNA AMERICA BANK
WILMINGTON, DE 00000
(800) 421-2110

GENWORTH FINANCIAL Requested On: 11/2004

6620 WEST BROAD ST BLDG 4
RICHMOND, VA 23230
Phone number not available

GENWORTH FINANCIAL Requested On: 10/2004

6620 WEST BROAD ST BLDG 4
RICHMOND, VA 23230
Phone number not available

GENWORTH FINANCIAL Requested On: 08/2004

6620 WEST BROAD ST BLDG 4
RICHMOND, VA 23230
Phone number not available

AIG Requested On: 07/2004

505 CARR RD
WILMINGTON, DE 19809-2800
Phone number not available

GENWORTH FINANCIAL Requested On: 07/2004

6620 WEST BROAD ST BLDG 4
RICHMOND, VA 23230
Phone number not available

20TH CENTURY INSURANCE Requested On: 05/2004

21900 BURBANK BLVD
WOODLAND HLS, CA 91367-6469
Phone number not available

GENWORTH FINANCIAL Requested On: 05/2004

6620 WEST BROAD ST BLDG 4
RICHMOND, VA 23230
Phone number not available

GENWORTH FINANCIAL Requested On: 04/2004

6620 WEST BROAD ST BLDG 4
RICHMOND, VA 23230
Phone number not available

AIG Requested On: 03/2004

505 CARR RD
WILMINGTON, DE 19809-2800
Phone number not available

GENWORTH FINANCIAL Requested On: 02/2004

6620 WEST BROAD ST BLDG 4
RICHMOND, VA 23230
Phone number not available



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02/20/2006

TransUnion.

Account Review Inquiries

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any score (except insurance companies may have access to other insurance company inquiries, where permitted by law).

BANK OF AMERICA

4161 PIEDMONT PKWY
1825 E BUCKEYE RD
GREENSBORO, NC 27410
(800) 451-6362

Requested On: 01/2006

SEARS/CBSD

8725 W SAHARA AVE
MC02-02-03
THE LAKES, NV 89163-7802
Phone number not available

Requested On: 01/2006

DISCOVER FINCL SVC LLC

2500 LAKE COOK RD
RIVERWOODS, IL 60015-3851
Phone number not available

Requested On: 12/2005

BANK OF AMERICA

4161 PIEDMONT PKWY
1825 E BUCKEYE RD
GREENSBORO, NC 27410
(800) 451-6362

Requested On: 11/2005

BANK OF AMERICA

4161 PIEDMONT PKWY
1825 E BUCKEYE RD
GREENSBORO, NC 27410
(800) 451-6362

Requested On: 09/2005

BANK OF AMERICA

4161 PIEDMONT PKWY
1825 E BUCKEYE RD
GREENSBORO, NC 27410
(800) 451-6362

Requested On: 08/2005

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400

Requested On: 10/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400

Requested On: 09/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400

Requested On: 07/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400

Requested On: 06/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400

Requested On: 05/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400

Requested On: 04/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400

Requested On: 03/2004

FLEET CC

300 WAKEFIELD DR
NEWARK, DE 19702
(302) 791-4400

Requested On: 02/2004

Consumer Statement

I DISPUTE THE ABOVE CREDIT CONSULTING SERVICES ACCT NO 1834329 ON MY CREDIT REPORT.THESE BILLS AROSE OUT OF THE MEDICAL TREATMENT I WAS COVERED FOR BY BLUE CROSS OF CALIFORNIA. FOR SOME REASON THAT IS UNKNOWN TO ME,THEY DID NOT PAY THESE MEDICAL BILLS

(Note: This statement has no expiration date.)

File Number: 151371595
Page: 12 of 12
Date Issued: 02/20/2006

Should you wish to contact TransUnion, you may do so,

At our web site:

<http://transunion.com>

By Mail:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

By Phone:

1-800-916-8800

You may contact us between the hours of 8:00 a.m. and 8:00 p.m. Eastern Time, Monday through Friday, except major holidays. **Residents of Alaska and Hawaii please note: Hours of operation are 8:30 a.m. to 4:30 p.m. in your local time zone.**

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Summary of Rights

Para informacion en español, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, the consumer reporting agency is not required to remove accurate derogatory information from your file unless it is outdated (as described below) or cannot be verified. A consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT, CONTINUED...

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

California Residents

You have the right to obtain a copy of your credit file from a consumer reporting agency. You also have the right to receive a credit score developed by the reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8) for the credit file, and a reasonable fee for the credit score. There is no fee for the credit file, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer reporting agency must provide someone to help you interpret the information in your credit file.

You have the right to dispute inaccurate information by contacting the consumer reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer reporting agency in writing that you dispute the accuracy of the information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. This record shall include the recipients of any consumer report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have the right to place a security alert in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent and that recipients of your credit report are advised, but not required, to verify your identity prior to issuing credit. The security alert may prevent credit, loans, and services from being approved in your name without your consent. The security alert may delay or interfere with the timely approval of any subsequent request or application you make that involves access to your credit information such as a new loan, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, and an extension of credit at point of sale. The security alert will remain on your credit report for 12 months. You have the right to obtain a free copy of your credit report every 90 days while the security alert is in effect. A security alert may be requested by calling 800 680-7289 or it may be requested in writing by sending a request to TransUnion Security Alert, Post Office Box 6790, Fullerton, CA 92634.

You have the right to place a security freeze on your credit report, which will prohibit a consumer credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing. A security freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make that involves access to your credit report such as a new loan, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, and an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identifier to use if you choose to remove the freeze or authorize the release of your credit report. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identifier
2. Proper identification to verify your identity
3. The period of time for which your credit report shall be available and, if you choose, the proper information regarding the third party who is to receive your credit report

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

A consumer credit reporting agency may charge a reasonable fee to a consumer who elects to freeze, remove the freeze, or temporarily lift the freeze regarding access to a consumer credit report unless the consumer is a victim of identity theft who has submitted the appropriate substantiating proof to the consumer credit reporting agency.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

1. You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as a result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.
2. Beginning July 1, 2003 you have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.